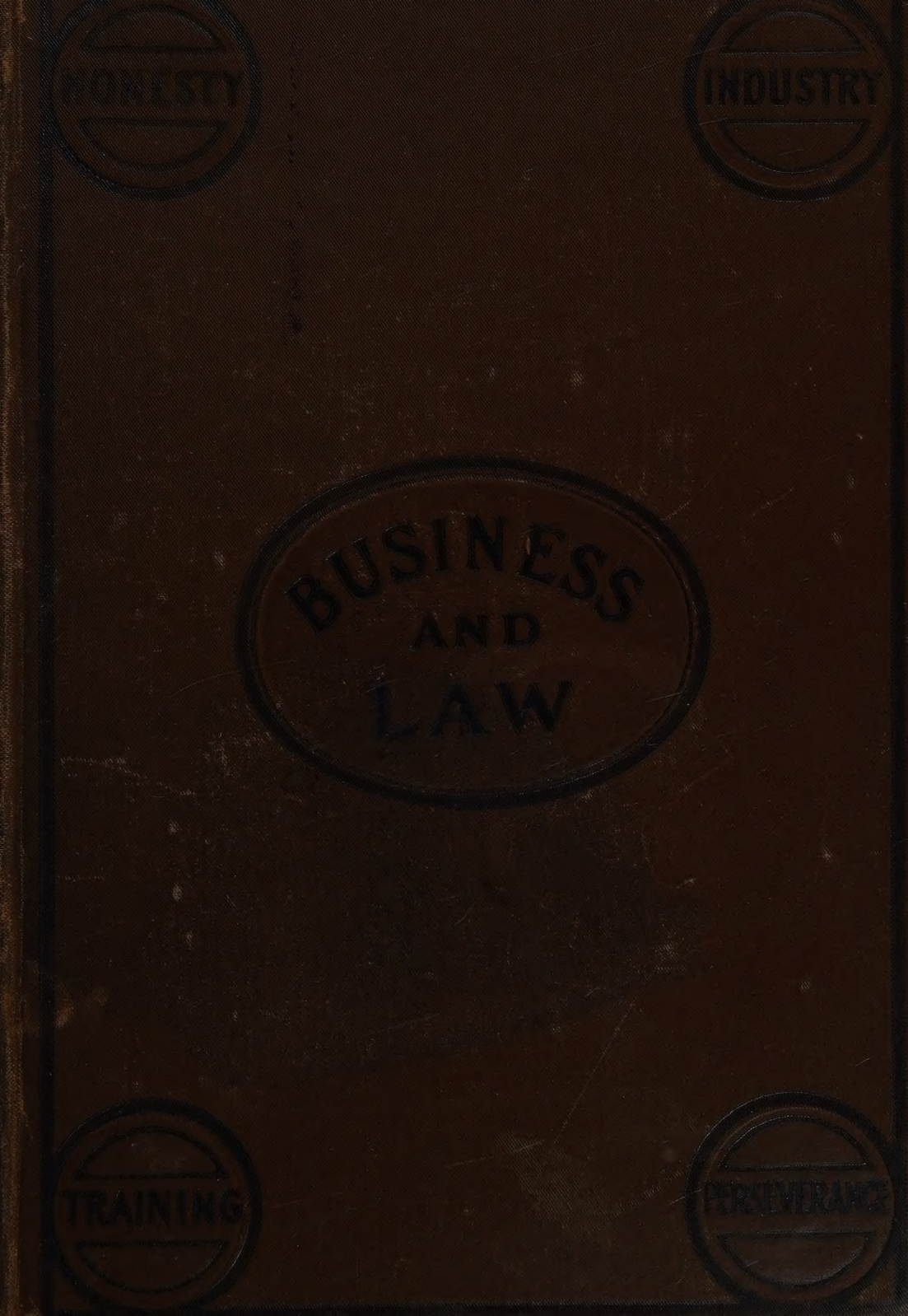
HONESTY
INDUSTRY
BUSINESS
AND
LAW
TRAINING
PERSEVERANCE

ALEXANDER TOLOSKO.

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THE CANADIAN
BUSINESS AND LAW

The Canadian

BUSINESS and LAW

OR

The Careful Man's Guide

The Best and Most Complete Legal and Business Compendium for the Canadian Layman, to which is added

Facts, Figures, Tables, Weights, Measures, Statistics, Short Cuts in Figures, etc.

By

EDWARD MEEK, K.C.

Assisted by Other Prominent Attorneys

The John A. Hertel Co. Limited

TORONTO - - - - - CANADA

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PREFACE

This volume is intended as a safe and trustworthy guide to the proper transaction of all kinds of business.

It supplies the necessary legal and business information together with the approved forms for the successful conducting of practical business of every description.

The matter it contains is up to date and carefully written by competent men experienced in the particular branches of which they treat.

We are indebted to the Canadian Almanac also for valuable matter on the following subjects: The King and Royal Family; The King's Civil List; The British Census; The British Navy; Sterling Exchange Tables; The Dominion of Canada; The Census of Canada; Patents in Canada; Holidays in Canada; Parliament since '67; Postal Information; Bank Statistics; The Succession Duties Act; and the Law of Intestate Estates.

This collection of commercial and legal forms is so complete as to enable any person to readily draw up almost any kind of business document that may be required in any of the Provinces, including Contracts, Deeds, Leases, Mortgages, Bonds, Bills of Sale, Bills of Lading, Building Agreements, Articles of Partnership, Promissory Notes, Orders, Due Bills, Receipts, Powers of Attorney, Guarantees, Wills, etc.

The innumerable points of practical law and valuable business helps and hints it contains are not scattered haphazardly through the work, but are all arranged systematically, under appropriate headings, with index commencement words printed in boldfaced type, so that the eye of the reader catches the particular information wanted immediately.

Besides its legal and practical information, the work contains: 1. Letter-writing, with helpful forms and illustrative examples of social, business, and official correspondence. 2. Exhaustive explanations of the various swindling schemes

of the day, thoroughly exposing the dangerous confidence games and frauds by which honest farmers, bankers, merchants, and business men generally are daily defrauded out of their hard-earned money. 3. The latest census tables, interest, limitation, and exemption laws, contracts, leases, and a large amount of statistical information that cannot be found in any other publication. 4. Tables for rapid computation and ready information, constructed so simply that they can be easily understood and practically used by every one having the slightest knowledge of figures. 5. A miscellaneous collection of useful information pertaining to all the business and social relations of life.

It makes no pretensions to full and exhaustive treatment of the subject matter comprised under the different heads, for to do this would require under each head a library and for each Province a separate treatise; but like first aid to the injured on the battle field it is intended to anticipate and supplement the work of the skilled specialist, by giving such information as may avoid many errors into which in the course of business undertakings a man is likely to fall.

As the statute law may be and often is different in the provinces and territories, pains have been taken to go over this work with care and point out such differences as may exist in the different localities by careful statement of the law under each jurisdiction, or by such words of caution as will indicate that the law varies in some sections from the statement of the text.

It is believed that this book will be found of great practical assistance in the conduct of the affairs of those who use and study it.

July 2, 1919. THE AUTHORS.

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DIVISION OF THE LAW

Blackstone's Commentaries on the Laws of England were published about 150 years ago. He divided the law into two general divisions, namely, "rights" and "wrongs." He then subdivided each of these into two divisions, hence his four volumes of commentaries discuss the laws under the following titles, viz., (1) The Laws relating to the Rights of Persons; (2) The Laws relating to the Rights of Things; (3) Public Wrongs; (4) Private Wrongs. He defines law as "a rule of civil conduct prescribed by the Supreme power in the State, commanding what is right and prohibiting what is wrong."

His division of the subject and his definition of law have been criticised by some modern authors, and to some extent justly so. It has been charged that he possessed but a vague conception of the philosophy or science of law. For example, his expression "rights of things," when used as a division of the general law, is both unscientific and inappropriate. It may be said "things" have no legal rights. Individuals or corporations have rights to things, and over things, but things themselves (such as inanimate property) cannot properly be said to have legal rights. Yet the completeness of his treatise, its serviceable order and arrangement, and his lucid power of exposition and explanation demand emphatic recognition as an enduring monument to patient labor and research. The systems and the science of law form the subject-matter of "jurisprudence." The human race is parcelled out into a number of distinct groups, societies or nations, differing greatly in number, in locality, and in their physical, social, and moral characteristics. Each society or nation has its own system of jurisprudence, yet there are many things common to all legal systems. Such expressions as right, duty, property, justice and crime are common to all. The science of law includes an examination and classification of laws in general. As regards their nature and purpose, laws may be classified into "civil" and "criminal." The principal distinction between a law relating to some civil matter, such as a "contract," and a law

declaring some act to be a crime, such as "forgery," is that the breach of a contract results in an action for damages, and the violation of a criminal law results in a penalty or punishment. Both come substantially under Blackstone's definition, "A rule of conduct prescribed by competent authority," etc.

In all countries where English law prevails, or is the foundation of the legal system, there are several sources from which laws and rules are derived, the fundamental source being what is called **"The English common law."** It is the unwritten or uncodified law, and has been varied and added to, and its principles and remedies have been expounded, amended, and extended, by **statute laws,** by **custom,** and by **judicial decisions.** The common law is the substratum or groundwork of the legal system existing in England, in nearly all of the United States of America, and in all of the colonies of the British Empire, with a few exceptions. The Province of Quebec in Canada, and the State of Louisiana in the United States, have the French law, that is, the modified Roman law, as their basis; and the Spanish law to some extent has operation in Texas, California, New Mexico and Arizona. But the English system of procedure, both in civil and criminal matters, prevails in all of the States and throughout the Dominion of Canada. The English criminal law, the law relating to negotiable instruments (with a few unimportant modifications) company law, partnership law, and insurance law, are practically the same in every State of the United States, and also throughout the whole of Canada, and in the other colonies of the British Empire. Each of the States composing the United States, and each of the Provinces composing the Dominion of Canada, has its own Legislature with certain limited powers for the enactment, and its own officials for the enforcement, of laws. The Federal Congress of the United States, and the Dominion Parliament in Canada, have certain defined powers for the enactment of "Federal Legislation." Generally speaking, the Parliament of Great Britain is **omnipotent** in the United Kingdom and throughout the Empire. All this legislative machinery has been enacting laws which have added to or modified in some respects the fundamental common law.

There are some Imperial Acts applicable to Canada. There is also a mass of Federal legislation applicable to the whole Dominion, and each of the Provinces, both before and since Confederation, has enacted many statutes relating to those subjects specially assigned to the Provinces.

Our Statute law may therefore be said to be divided into Imperial Statutes, Dominion Statutes, and Provincial Statutes.

The **Civil or Non-Criminal Department** may be divided into four principal divisions, viz.—

(1) The Law of Property, Real and Personal.

(2) Commercial Law, such as contracts, bills, notes, cheques and other negotiable instruments.

(3) Municipal Law, which includes all the subordinate, legislative, and administrative by-laws, rules, and regulations enacted by municipal councils and administrative bodies, within the scope of their authority.

(4) The Law of Torts or Wrongs, and Rights of Action, for damages, for accidents and injuries, occasioned by negligence.

The Criminal Law may be divided into three branches:

(1) The Federal Criminal Law, contained in the Criminal Code enacted by the Parliament of Canada.

(2) Provincial laws for the enforcement of Federal and Provincial Statutes, by penalties and punishments.

(3) Fines and punishments enacted by municipal councils for breaches of municipal by-laws.

Laws are also sometimes divided into the "Common Law" and the "Statute Law." The laws in all the Provinces of Canada, as already mentioned, with the exception of Quebec, are founded upon the English Common Law, and the English Statute Law as it existed when legislative power was conferred upon each colony or Province.

"Constitutional Law" forms a separate department. It deals with such questions as the constitutionality of Dominion statutes and Provincial legislation.

An enactment which is beyond the power of a Provincial Legislature is said to be "*ultra-vires*." An act of the Dominion Parliament encroaching on the field exclusively assigned to the Provincial Legislatures is also said to be "*ultra-vires*."

This expression is equivalent to "unconstitutional" legislation in the United States.

Constitutional questions arise in actions, or are submitted to the courts, and are finally determined by a decision of the Supreme Court of Canada, or of the Judicial Committee of the Imperial Privy Council.

THE ENFORCEMENT OF LAWS

Criminal proceedings are instituted by an "information" sworn to and delivered to a justice of the peace or a police magistrate, or by an "indictment" presented to a grand jury, upon which a summons is issued commanding the defendant to appear and answer to the charge, or a warrant is issued for the arrest of the defendant.

Criminal Laws are enforced by forfeitures, fines, penalties, and punishments of various kinds. Every court, every judge acting in his judicial capacity, and every magistrate and justice of the peace on the bench acting officially, has back of him, and is supported by, the whole force of the British Empire. The officers appointed to execute and enforce the judgments and orders of the courts, such as sheriffs, constables, and police officers, are empowered to make such arrests, searches, examinations, detentions, and attachments, as may be deemed necessary for the execution and accomplishment of the orders and directions given to them. Of course there are lockups, reformatories, prisons and penitentiaries, where those who are accused of crime may be detained, and, if convicted, may be compelled to undergo the detentions, imprisonments and punishments directed by the judgment or conviction.

Civil proceedings may be commenced by "writ of summons," by "petition" to a court, or by "notice" of a motion to be made in court. In civil suits the final judgment of the court may (1) direct the payment of money as the "debt" due under a contract or as "damages" for the breach of a contract, or as damages for injuries arising from some negligent or wrongful act of omission or commission on the part of the defendant; or (2) it may direct the "specific perform-

ance" of the contract, in those cases where the claim of the plaintiff cannot be adequately satisfied by a judgment for damages; or (3) there may be a judgment for an "injunction" restraining the defendant from the commission or continuance of some wrongful act; or (4) there may be a "mandatory injunction" or order commanding the defendant to "abate" some nuisance, such as a noxious or offensive noise or smell, an illegally erected building, or the removing of a pool of stagnant water. There are smoke nuisances, noise nuisances, and filth nuisances, and nuisances arising from offensive fumes. The court may order the defendant to abate the nuisance and to pay such damages as may be considered a satisfaction for the injury caused by the nuisance. The court may also order a defendant to execute a deed of conveyance or to do any other act which the administration of justice requires should be performed by the defendant. In all such matters there must first be a final judgment of some competent court, and an order from the court to the proper officer commanding him to enforce the judgment.

MUNICIPAL LAW

The English municipal system and the Canadian system are in many respects widely different. Corporate bodies were from time to time, by charter and otherwise, constituted in several of the cities, towns and boroughs in England for the purpose of municipal government. But each of these municipalities had a separate charter, and their powers were not uniform. Each of the Provinces of the Dominion possesses its own "municipal system." The word "municipality" means any locality the inhabitants of which are incorporated. Municipal law is practically the same throughout the whole of Canada. The municipal system of the Province of Ontario is so similar to the others that a few remarks upon its provisions will be sufficient. The word "local" municipality means a city, town, village or township. An "urban" municipality means a city, town or village. "Unorganized" territory means that part of the province without county organization.

The statute says, "The inhabitants" of every county, city, town, village and township shall be a body corporate for the purposes of this Act; and the powers of a municipal corporation shall be exercised by the "council" thereof. The word "district" means part of a township. Any district may be erected into a "village" by the council of the county in which it is situated; and land may thereafter be added ao the area of such village. There is a governing authority in Ontario constituted for assisting in the government and administration of municipalities, called the "Municipal Board.

The Municipal Board may upon the application of 75 male inhabitants of a locality incorporate as a "town" corporation the inhabitants of a locality having a population of at least 500. The Municipal Board may also erect a town having a population of not less than 15,000 into a "city," and may erect any "village" having a population of not less than 2,000 into a "town."

County councils are composed of reeves and deputy reeves of the towns, not being separated, and of the villages and

townships in the county. In cities three aldermen are elected for each ward. Vacancies in councils are usually filled by a new election. Where a vacancy occurs, the council declares the seat vacant and fixes a time when some person must be elected to fill the vacancy. The municipal council, being the governing body, must appoint such officers as may be necessary to carry on the business. The head of a council is the mayor of the city or town, or the reeve of the village or township. Every council is required to appoint a "clerk." whose duty it is to record in the minute book all the resolutions, decisions and other proceedings of the council, etc.; also a "treasurer," to take charge of the moneys and securities and other valuable property of the corporation. The council must also appoint "assessors," and "collectors of taxes,' and auditors of accounts.

The acts of councils are expressed in the form of by-laws or resolutions. The word by-law, or "bye-law," means a law applicable to the inhabitants of a particular locality or district, as distinguished from a general law of the province. By-laws have the same force within the limits of the municipality as an Act of Parliament has over the people at large. Another mode of expressing the will of the council is by "resolution." But it is erroneous to suppose that a "resolution" is of the same validity as a by-law. The general rule known to the common law is that a corporation can only act through its seal. But municipal corporations are authorized to act by "by-law." A "resolution" may express the opinion or intention of the council, but it is not a formal act of the council. The things which a council may lawfully do by resolution are few and unimportant. A by-law should not be dispensed with except in a very clear case. A council cannot do in an informal or indirect way what it is not authorized to do directly in a formal manner. All the Municipal Acts contain a clause which says in effect that the jurisdiction of every council shall be exercised by by-laws, and inhabitants, as may be deemed expedient, provided they are that every council may pass such by-laws and make such regulations for the welfare, safety, health and morality of the not contrary to law. Councils may also make by-laws and resolutions for governing the proceedings of the council and

the conduct of its members, etc. Though by-laws may be passed for many divergent purposes, yet there is a distinction between "money by-laws" and other by-laws. A "money by-law" means a by-law for contracting a debt or obligation, or for borrowing money. A "a money by-law" should state the amount of the debt intended to be created, the object for which it is to be created, the amount of the whole rateable property of the municipality, and the amount of the total debt of the corporation, etc. In most cases "money by-laws" require the assent of the electors. That is, the council prepares the proposed by-law and appoints a day upon which all the electors shall vote upon it. In some cases a majority vote is sufficient. In other cases, such as "bonus by-laws" in aid of manufactures or railways, the assent of a proportion of the electors exceeding a majority is usually required. There are provisions in most of the Municipal Acts, providing for the approval of certain classes of money by-laws by some Board of authority created by the Municipal Government to save the expense and delay occasioned by taking a vote of ratepayers.

PUBLIC MEETINGS

How to Call a Meeting.—When a number of persons desire to call a public meeting for the purpose of taking action of any kind, it is usual to proceed by means of personal requests, written notes, printed circulars, or advertisement in a newspaper. The call may have one or more names to it, or it may be a simple notice without signatures.

Organizing a Meeting.—When the persons to constitute the meeting have assembled at the appointed place, it becomes necessary that some one take the lead in order to proceed to business. Such person should rise and say:

"The hour having arrived for business, I nominate Mr. Jones as chairman of this meeting."

Some friend of Mr. Jones then says:

"I second the nomination."

No other name being mentioned, the person who opened the meeting may assume that those present are in favor of Mr. Jones' nomination, and will say:

"It is moved and seconded that Mr. Jones be chairman of this meeting. All in favor of Mr. Jones will say 'Aye.' All opposed will say 'No.'"

There being no negative response the proposer will say:

"The motion is carried. Mr. Jones will please take the chair."

Mr. Jones may then, without ceremony, proceed to the seat reserved for the chairman, and, if so disposed, will make a brief address of thanks for the honor or compliment paid to him; after which he will rap on the table or desk before him, and say:

"What is the pleasure of the meeting?"

Some one will rise and say:

"I nominate Mr. James Wilson as secretary."

Then another says:

"I second the nomination."

The chairman then says:

"It is moved and seconded that Mr. James Wilson be secretary of the meeting."

Chairman: "You have heard the motion; are you ready for the question?"

Voice: "Question."

Chairman: "All in favor of Mr. Wilson for secretary of this meeting will say 'Aye.' "

Response by the meeting: "Aye."

Chairman: "All opposed will say 'No.' "

Chairman: "The motion seems to be carried. It is carried. Mr. Wilson will please take his place as secretary of the meeting."

The meeting is now supposed to be fully organized, and ready to transact the business for which it is convened. If it was assembled by a written or printed "call" the chairman will begin proceedings by announcing:

"The meeting is now open for business. The secretary will read the 'call.' "

If the "call" expressed the object of the meeting, the reading of it by the secretary will, of course, be all that is necessary to show what is proposed to be done. If it simply indicated time and place, the chairman will then rise and explain the purpose of assembling; or, if not informed of it himself, will call upon some person to do so. The one who issued the "call," or any other person present who is interested, may then rise and say:

"Mr. Chairman!"

If the chairman knows the person addressing him, he will recognize him, "Mr. So-and-So," or he may say, "the gentleman on my right," or "left" as the case may be. If he does not know him, and it be advisable that the secretary and the meeting should know who is speaking, the chairman will politely ask for the speaker's name. When a name is given, the chairman will report it, and the person is then recognized as entitled to the floor, and may proceed to make a motion. It now becomes necessary to observe strict order. Therefore, if the person recognized by the chairman proceeds to speak without prefacing his remarks by a motion or by offering a resolution, it may be proper and expedient for the chairman to say:

"There is no motion before the meeting. Has the gentleman a motion to make?"

The person occupying the floor, may then say:

"I propose," or "I intend to make a motion (or offer a

resolution), but I wish to say a few words in explanation."

The chairman will then say:

"The gentleman will have an opportunity to speak after stating his motion. The question must be laid before the meeting before debate can be allowed upon it."

This is the strict course to take, and will generally be found best in a meeting for the transaction of business. If, however, the meeting be called for political or other discussion of some known matter, which has been stated in the "call," or been previously made known to the meeting, it may be advisable to hear brief remarks by one or more persons before any resolution is offered.

Resolutions and Motions.—Resolutions may be presented in oral or written forms; but it is usual for a mover, having prepared them beforehand, to read them to the meeting, after he has obtained the floor. The following may serve as an example of a resolution calculated to occasion debate:

"**Resolved.**—That a committee of five be appointed by the chair, to confer with similar committees appointed by other bodies, in order to carry out the objects of this meeting."

The mover of the resolution having stated it, and it being seconded by some person, the presiding officer will cause it to be read to the meeting by the secretary. According to strict parliamentary law, no person is entitled to claim the floor, or rise to do so, until the resolution shall be stated to the meeting by the chairman. It is the practice, by courtesy, however, to allow the mover of a resolution to keep the floor until the question has been stated, and then to proceed with his remarks, in advocacy or explanation.

Simple Motions may be made verbally; as "I move, Mr. Chairman, that when we adjourn, we adjourn to meet tomorrow at 10 o'clock, A. M.;" or, "I move a recess of twenty minutes;" or, "I move that we adopt the rules of the assembly to govern proceedings of this meeting," etc. When offered, seconded and debated, it is said to be in the possession of the meeting, and cannot under parliamentary laws be withdrawn without consent of the meeting; but it is usually allowable for the mover to recall, or modify it, with consent of the seconder. After amendment, however, this cannot be permitted; and the resolution can be controlled only by a vote of the meeting.

If, while a resolution is under debate in a society meet-

ing, a motion to adjourn the meeting is made and carried, the resolution under debate falls out, and can only be brought up again in the order of unfinished business at a subsequent meeting.

FORMS OF RESOLUTIONS

Retirement of an Officer

WHEREAS, Our esteemed friend and fellow citizen is, on account of bodily infirmities, compelled to resign as president of our organization; and

WHEREAS, He has for many years filled the office from which he now retires, with great acceptability and universal satisfaction, therefore,

Resolved, That we hereby express to him our sincere thanks for his untiring labors in behalf of our organization and of the public interest, and assure him of our earnest wish that he may enjoy the happiness of a peaceful and serene old age.

Resolved, That a copy of these resolutions, properly engrossed, be presented to him as a mark of our esteem.

Resolution of Thanks

Resolved, That an expression of our appreciation be hereby given to our esteemed chairman, who has presided over the deliberations of this body with impartiality, dignity and marked ability, as well as to the other officers for the faithful performance of duties.

We recommend, That suitable resolutions be drafted by a committee of five appointed by the chair.

Resolution of Sympathy

WHEREAS, It has pleased the Almighty to remove from our midst, by death, our esteemed friend and co-laborer, K. C. Chapman, who has for many years occupied a prominent rank in our midst, maintaining under all circumstances a character untarnished, and a reputation above reproach.

Therefore, Resolved, That in the death of Mr. Chapman we have sustained the loss of a friend whose fellowship it was an honor and a pleasure to enjoy; that we bear willing testimony to his many virtues, to his unquestioned probity and stainless life; that we offer to his bereaved family and mourning friends, over whom sorrow has hung her sable mantle, our heartfelt condolence, and pray that Infinite Goodness may bring speedy relief to their burdened hearts and inspire them with the consolations that Hope in futurity and Faith in God give even in the Shadow of the Tomb.

Resolved, That a copy of these resolutions, properly engrossed, be presented to the family of our deceased friend.

Committee:

R. K. COLLINS,
A. WESTLAND,
J. ANDERSON.

J. K. ARTHUR, President.
HARRY STONE, Secretary.

COMMERCE

"Commerce is King," remarked Thomas Carlyle, and if the aphorism was true in his day, how much more truthful and pertinent is it at the present time! To it England owes her wealth, power, dominion and influence, and by means of it Canada bids fair to outstrip all history in the achievement of commercial success and importance.

The close and steadfast pressing of our material interests during the past twenty years; the wonderful inventive genius of our people, so richly productive in labor and time-saving devices and processes of manufacture, and their aggressive, inquisitive and enterprising spirit have combined to place this nation in the front ranks, if not in the lead, of the great civilized powers of the world. The railway expansion of the Dominion is only a visible and symbolical representation of its growth in commerce, manufacture, art, education and general progress. With our varied climates extending now from the States to the frozen north, our vast seaboard, expansive lakes, broad, rolling rivers, exhaustless mineral and agricultural wealth, no argument is necessary to establish beyond peradventure the manifest destiny of the Dominion.

BUSINESS

Business, in every age of the world, has been the chief pioneer in the march of man's civilization. Blessings everywhere follow its advancing footsteps. It travels over no bloodstained fields to secure its noble ends, but everywhere brings man into friendly and harmonious intercourse. It removes local prejudices, breaks down personal antipathies, and binds the whole family of man together by strong ties of association and of mutual and dependent interests. It brings men together, and towns and cities are built; it makes man venture upon the seas in ships, and traverse continents on iron pathways, and wherever we go, whether abroad or at home, it is business that controls the great interests of the world, and makes the affairs of men mighty.

SUCCESS

It is a matter of time and work; I shall get it yet. All I need to do is to keep on trying. —*Marconi.*

One cannot do successfully what he does not perfectly understand. He may have competent employés or trusted attorneys to do his business, but they may do his work imperfectly, or seek their own ease or profit at his expense, and he, not being able to detect their malpractices, must suffer the loss or perhaps fail. Or he may attempt to manage everything himself, commit fatal errors, as he will be almost sure to do, and thereby sustain a still greater loss. "First understand every detail of your business, and then go ahead."

A wealthy farmer said, when asked how he made his money, "Sir, *I understand my business* and attend to it." In that reply is the sum and substance of all true success.

One of the first students of public economy in France in the nineteenth century said that all the difference between a liberal and successful enterprise, and one that was tyrannical and unpromising, lay between the two phrases in the mouth of the master:

"Go to work," and "Come to work."

He said that in farming, at any rate, "Go to work" meant ultimate failure, and "Come to work," with ordinary luck, led securely to fortune.

EDUCATION

There is no element which will enter into our future success more vitally, have greater influence and bearing on our national prosperity, or prove a more obvious safeguard against evils which may naturally arise from a continued flush of success, than perfect and judicious popular education. The more carefully you prepare business men—with whom, in a great measure, the future of the country rests—for the occupations they are to pursue, the more you enlarge their views, moderate their desires, rectify their aims and insure their success.

Stay at school another year or two, and don't be ashamed of what ought to be your glory, that you want to learn more. Step from the district school to the high school, from the high school to the college, if you can. Get a business education by all means—you will never learn too much. If you desire to become a mechanic instead of an engineer or a farmer, an education will not unfit you to become either. It will always be capital bearing a large income of interest.

"When home and lands are gone and spent,
Then learning is most excellent."

GET INTO THE RIGHT PLACE

How many poor physicians who would have made masterly mechanics; how many wretched merchants, who would have made noble, athletic farmers; how many pettifogging parchment-minded lawyers, who might have done the community some service as cobblers. No wonder the old philosopher said, "God has made in this world two kinds of holes: round holes and three-cornered holes; and also two kinds of people: round people and three-cornered people, but almost all the round people are in the three-cornered holes and the three-cornered people in the round holes.." Hence the uneasiness and unhappiness of society and the failure of so many enterprises. Get into the right place, stay there and master your situation, and success is yours. There never was a business in which all failed. There is always room at the top.

WHAT TO DO

Young men, you are the architects of your own fortunes. Rely upon your own strength of body and soul. Take for your star, self-reliance. Don't take too much advice—keep at your

helm and steer your own ship, and remember that the great art of commanding is to take a fair share of the work. Think well of yourself. Strike out. Assume your own position. Put potatoes in a cart over a rough road, and the small ones go to the bottom. Rise above the envious and jealous. Fire above the mark you intend to hit. Energy, invincible determination, with a right motive, are the levers that move the world. Be in earnest. Be self-reliant. Be generous. Be civil. Read the papers. Advertise your business. Make money, and do good with it. Love your God and fellowmen. Love truth and virtue. Love your country and obey its laws.

"A conspicuous evil in the present-day life of North America is hurry. Young men, in haste to achieve success, force themselves. The able ones rise with a rapidity which, I think, is the reverse of beneficial in the long run. A reaction, an aftermath, is apt to come. Their mental and physical elasticity is apt to prematurely disappear, with the result that they will too soon find themselves past the summit of their careers and travelling the declivity on the other side. The great cities on this continent, and particularly those of the United States, have a voracious appetite for the vitality of youth. They develop a man. yes, but they also exhaust him."—Dr. James Loudon.

The man who dares to think for himself and act independently does a service to his race.

INDUSTRY AND INTEGRITY

"There is nothing possible to man which industry and integrity will not accomplish. The poor boy of yesterday—so poor that a shilling was a miracle in his vision; houseless and breadless; compelled to wander on foot from village to village, with his bundle on his back, in order to procure labor and the means of subsistence —has become the talented young man of to-day by

the power of his good right arm, and the potent influence of his pure principles, firmly and perpetually maintained. When poverty, and what the world calls disgrace stared him in the face, he shuddered not, but pressed onward. Wealth! what cares he for that, as long as his heart is pure and his walk upright? He knows, and his country knows, and his country tells, that the little finger of an honest and upright young man is worth more than the whole body of an effeminate and dishonest rich man. These are the men who make the country—who bring to it whatever of iron sinew and unfailing spirit it possesses or desires.

"Instead of saying that man is the creature of circumstances, it would be nearer the mark to say that man is the architect of circumstances. It is character which builds an existence out of circumstances. From the same materials one man builds palaces, another hovels; one warehouses, another villas. Bricks and mortar are bricks and mortar until the architect can make them something else. Thus it is that in the same family, in the same circumstances, one man rears a stately edifice, while his brother, vacillating and incompetent, lives forever amid ruins. The block of granite, which was an obstacle on the pathway of the weak, becomes a stepping-stone on the pathway of the strong."

MORAL COURAGE

Have the courage to discharge a debt while you have the money in your pocket.

Have the courage to do without that which you do not need, however much you may admire it.

Have the courage to speak your mind when you should do so, and hold your tongue when it is better you should be silent.

Have the courage to speak to a poor friend in a threadbare coat, even in the street and when a rich one is nigh. The effort is less than many take it to be, and the act is worthy of a king.

Have the courage to set down every penny you spend, and add it up weekly.

Have the courage to admit that you have been in the wrong, and you will remove the fact from the mind of others, putting a desirable impression in the place of an unfavorable one.

Have the courage to face a difficulty. Difficulties, like thieves, often disappear at a glance.

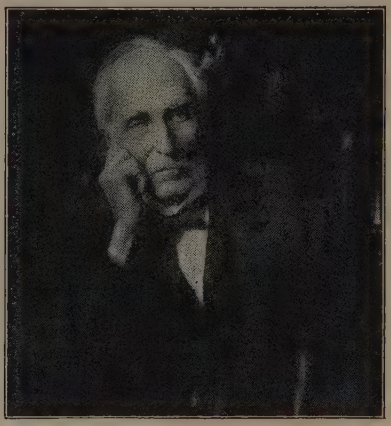
Have the courage to tell a man why you will not lend him

your money; he will respect you more than if you tell him you can't.

Have the courage to cut the most agreeable acquaintance you possess, when he convinces you he lacks principle. "A friend should bear with a friend's infirmities"—not his vices.

Have the courage to wear your old garments till you can afford to pay for new ones.

Have the courage to pass the bottle without filling your glass, and to laugh at those who urge you to the contrary.



PROF. GOLDWIN SMITH

Have the courage to review your own conduct; to condemn it where you detect faults; to amend it to the best of your ability; to make good resolves for your future guidance, and to keep them.

FRANKLIN'S MAXIMS

1. Temperance.—Eat not to dullness; drink not to elevation.

2. Silence.—Speak not but what may benefit others or yourself; avoid trifling conversation.

3. Order.—Let all things have their places; let each part of your business have its time.

4. Resolution.—Resolve to perform what you ought; perform without fail what you resolve.

5. Frugality.—Make no expense but to do good to others or yourself; that is, waste nothing.

6. Industry.—Lose no time; be always employed at something useful; cut off all unnecessary actions.

7. Sincerity.—Use no hurtful deceit; think innocently and justly; and if you speak, speak accordingly.

8. Justice.—Wrong none by doing injuries, or omitting the benefits that are your duty.

9. Moderation.—Avoid extremes; forbear resenting injuries as much as you think they deserve.

10. Cleanliness.—Tolerate no uncleanliness in body, clothes, or habitation.

11. Tranquillity.—Be not disturbed at trifles, or at accidents, common or unavoidable.

HABITS OF A BUSINESS MAN

A sacred regard to the principles of justice ought to form the basis of every commercial transaction, and regulate the conduct of the upright man of business

He is strict in keeping his engagements.

He does nothing carelessly or in a hurry.

He employs no person to do for him what he can do for himself.

He keeps everything in its proper place, and does everything at its proper time.

He leaves nothing undone that ought to be done, and which circumstances permit him to do.

He keeps his designs and business from the knowledge of others.

He is prompt, decisive, civil, and obliging to his customers.

He does not overtrade his capital.

He prefers cash to credit, but, if credit is necessary, as short a time as possible.

He prefers small profits and certain returns to large profits and uncertain settlements.

He is clear and explicit in making a bargain.

He leaves nothing of consequence to memory which he can commit to writing.

He will not be above his business.

He keeps copies of all important letters written by him, and carefully preserves all which he receives.

He is methodical in his habits and arrangements.

He is always at the head of his business.

He holds it as an axiom, that he whose credit is doubted should not be trusted.

He constantly examines his books, and sees that they are properly kept.

He makes a balance of the true state of his affairs at regular intervals.

He avoids law suits and accommodation bills.

He is economical in his expenditure, and lives within his income.

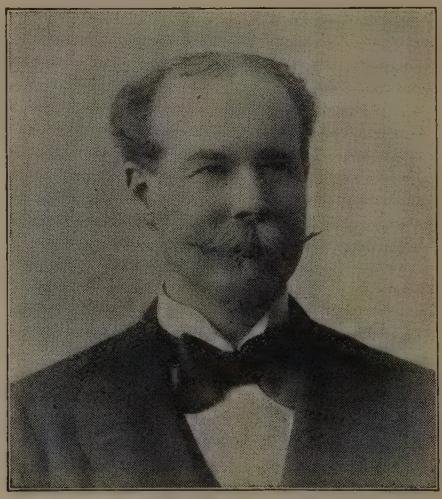
He is cautious in becoming security for any person.

He is generous, but not until he has been just.

Let a man of business conform strictly to these habits; when once formed they are easily retained, and success will result from their practice.

Let him take pleasure in his business, and it will become a recreation to him.

Let him hope for the best, be prepared for the worst, and bear resolutely whatever happens.



SIR THOMAS LIPTON

DILIGENCE IN BUSINESS

Cultivate a spirit of diligence, both in your temporal and spiritual employ. Strictly adhere to your business; religion

commands this. There may be difficulties in your calling, and so there are in every situation; but let not this relax your exertions, lest you give occasion for the enemy to speak ill of you. Idleness has led to a thousand evil consequences; while, in itself, it is a most unhappy state of mind to labor under. It is good to be employed. Action is really the life, business, and rest of the soul. "Idleness," as South says, "offers up the soul as a blank to the Devil, for him to write what he will upon it."

CAREFULNESS IN MONEY MATTERS.

Punctuality in money matters is one of the greatest sources of comfort and prosperity to the man in business; indeed, to every man. Punctuality in payment may be said to double our means. The man of disorderly habits, with no proper account of income and expenditure, and no just estimate of the relative proportion of his means and obligations, is perpetually exposed to the annoyance and vexation of having demands made upon him, not so much beyond his means as disproportioned to the chance provisions of the moment.

A sensible employe will make his employer's interests his own; and to that end he will endeavor to acquire a thorough knowledge of the details of the business, and do all in his power to honorably advance the interests of the house; for by so doing he will make himself in a great measure indispensable to his employer, which, of course, will undoubtedly have a beneficent effect on his own welfare.

Time is money; therefore devote every moment of it to the attainment of some definite object; and this must be done, if at all, in a methodical manner. If there is any information in this or any other book which you wish to acquire, do not simply read, but study it. Vigor of body begets vigor of mind; therefore take care of your body and keep good hours, and remember that one hour's sleep before midnight is better than two afterwards.

THE TOUCHSTONE OF EXCELLENCE

Industry is the true touchstone of excellence, and the man who **strives** succeeds. What are called genius and talent are worth much in the struggle for success, but they are only measures of capacity. They are not power, but merely guides

in its application. Would you be great scholars or successful merchants, **strive** and you will succeed. Strive in season and out of season, early and late, night and morning, and success will come. It may be tardy, it may linger, reluctant to approach, but it will come.

Do Not Worry if success does not come all at once. The world grows men as it does forest trees—by minute additions. We never see them grow but only that they have grown. Entertain no thought of defeat. Mental anxiety takes away vitality and push and leaves lassitude and languor. But the self-poised man has confidence in himself to dare and do; he never wobbles or staggers from side to side, but pushes right ahead as in a straight course, keeping his destiny ever in view. They who believe in themselves, who are conscious of their own force of character, of brain and of body, touch the wire of infinite power and can accomplish what would be impossible to those who lack the vital energy which waits on self-consecration and knows not worry. There is enough of this vital energy wasted in useless, harmful worry to run all the affairs of the world. Entertain no thought of defeat, marshal your forces, put them in charge of those two invincible officers "I can" and "I will" and you need not fear but you will win a glorious victory and plant your standard on the sun-kissed heights of success.

MAXIMS FROM SHAKESPEARE

Keep thy foot out of brothels, thy pen from lenders' books. —Hamlet I. 3.

The friends thou hast, and their adoption tried, grapple them to thy soul with hooks of steel; but do not dull thy palm with entertainment of each new-hatched, unfledged comrade. —Idem.

Beware of entrance to a quarrel; but being in, bear it, that the opposer may beware of thee.—Idem.

Costly thy habit as thy purse can buy, but not expressed in fancy; rich, not gaudy; for the apparel oft proclaims the man.—Idem.

Neither a borrower, nor a lender be; for loan oft loses both itself and friend; borrowing dulls the edge of husbandry. —Idem.

To thine own self be true; and it must follow, as night the day, thou canst not then be false to any man.—Idem.

A HARD WORD.

Perseverance! Can you spell it?
And its meaning, can you tell it?
If you stick to what you're doing,
Study, work, or play pursuing,
Every failure bravely meeting,
Bravely each attempt repeating,
Trying twice, and thrice and four times,
Yes, a hundred, even more times,
You can spell it! You can spell it!
And its meaning, you can tell it!

IMPORTANCE OF LITTLE THINGS.

The Duke of Wellington was a first-rate man of business; and it is not perhaps saying too much to aver that it was in no small degree because of his possession of a business faculty amounting to genius that the Duke never lost a battle. His magnificent business qualities were everywhere felt; and there can be no doubt that, by the care with which he provided for every contingency, and the personal attention which he gave to every detail, he laid the foundations of his great success.

Michael Angelo was one day explaining to a visitor at his studio what he had been doing at a statue since his previous visit. "I have retouched this part—polished that—softened this feature—brought out that muscle—given some expression to this lip, and more energy to that limb." "But these are trifles," remarked the visitor. "It may be so," replied the sculptor, "but recollect that trifles make perfection, and perfection is no trifle."

Attention to details makes a business man, or any other kind of man, "sure that he is right," and then, of course, it only remains for him to "go ahead."

"An estate is a pond; trade is a spring."

"There is no royal road to riches, and, in a business as big as mine, no back lane."

"How much value I place on industry, and how I believe in hard work at the thing once for all accepted as a man's

'calling' in life, may be seen from the fact that even at this stage of my career I generally work from nine in the morning to ten at night."

"My receipt for prosperity, in such a concern as mine, is at the disposal of all. Here it is: 'Work hard, deal honestly, be enterprising, exercise careful judgment, advertise freely but judiciously."

"Never despair; keep pushing on,' was my motto during all that time of struggle." —*Sir Thomas Lipton.*

MARKS USED IN WRITING AND PRINTING

PUNCTUATION

Punctuation is the use of marks in writing or printing, for indicating the grammatical divisions of sentences.

Some idea of the importance of knowing how to properly punctuate may be gathered from the following:

A Two Million Dollar Comma

It seems that some years ago, when the United States, by Congress, was making a tariff bill, one of the sections enumerated what articles should be admitted free of duty. Among the articles specified were "all foreign fruit plants," etc., meaning plants imported for transplanting, propagation or experiment.

The enrolling clerk, in copying the bill, inserted a comma, accidentally, making it read, "All foreign fruit, plants," etc. As a result of this simple mistake, for a year, or until Congress could remedy the blunder, all the oranges, lemons, bananas, grapes and other foreign fruits were admitted free of duty. This little mistake, which any one would be liable to make, yet could have avoided by carefulness, cost the government not less than $2,000,000. A pretty costly comma, that.

1. **The Comma** (,) denotes a slight pause and divides a sentence into its component parts. It must be used in sentences which would otherwise be misunderstood.

2. **The Colon** (:) is placed between the chief divisions of a sentence when these are but slightly connected and they are them-

selves divided by some other marks, and is also placed between clauses when the connection is so slight that any one of them might be a distinct sentence.

3. **The Semi-colon** (;) indicates a shorter pause than the colon and also divides compound sentences. When a clause especially explains the meaning of some other expression, it is separated from that expression by a semi-colon, and one is used to divide a sentence into sections when the parts are not independent of each other, enough to require a colon.

4. **The Period** (.) denotes the close of a sentence. It is placed after every declarative or imperative sentence.

All abbreviations and initial letters standing alone are followed by a period; used also to separate whole numbers from decimals and after the enumeration of letters or figures.

5. **The Interrogation Point** (?) is used after every sentence or part of a sentence containing a question.

6. **The Exclamation Point** (!) is used to denote wonder, surprise, or astonishment.

7. **The Dash** (—) indicates a sudden change in the subject. One is usually placed before the answer to a question when they both belong to the same line. Often used instead of the parenthesis marks.

8. **Quotation Marks** (" ") indicate the words of an author or speaker quoted. Every quoted passage should be enclosed in quotation marks. Quotations consisting of more than one paragraph have the first quotation mark at the beginning of each paragraph, but the second is used only at the close of the last paragraph.

When one quotation includes another, the latter is enclosed by only one of each of the first and last marks, (' ').

9. **The Parenthesis** ( ) is used to enclose an explanatory remark, which might be omitted without injuring the grammatical construction of the sentence.

10. **The Hyphen** (-) is used to connect the syllables or parts of a compound word, and to connect a word broken at the end of a line, when the remainder follows on the next line.

11. **The Caret** (∧) denotes that some word or letter has been omitted by mistake; as,

I am ∧ going to Toronto.

12. **Brackets** [ ] are used chiefly to give an explanation, or to

supply an omission; as, Yours [Great Britain] is a great country.

13. **The Apostrophe** (') placed between letters and above them in a word denotes a contraction; also used before or after the letter *s* to denote the possessive case; as, O'er, John's book, James' house.

14. **The Stars** (***) or N. B. are used to invite special attention.

15. **The Brace** { connects several words with one common form.

16. **The Paragraph** (¶) begins a new subject.

17. **The Section** (§) is used to subdivide chapters.

18. **The Asterisk** (*), **Parallels** (‖), **Dagger** (†), **Double Dagger** (‡) are used as reference marks.

19. **The Commercial A** (@) used in market quotations, means "at" or 'to."

20. **The Sign** "℔" means per, and "℔" means pound.

21. **The Ellipsis** (* * *) or (———) denotes the omission of letters or words.

22. **The Index** (☞) points to something of special importance.

23. **Underscore** (———) is a line or lines drawn under words in writing that is intended for printing. One line denotes italics; two lines, small capitals, and three lines, large capitals.

SPELLING

Very few rules for spelling can be given to which exceptions are not so numerous as to render the rule of little value, but the following are a few of the more general:

Words ending in *e* drop that letter before the termination *able*, as in move, movable; unless ending in *ce* or *ge*, when it is retained, as in change, changeable, etc.

Words of one syllable, ending in a consonant, with a single vowel before it, double that consonant in derivatives; as ship, shipping, etc. But if ending in a consonant with a double vowel before it, they do not double the consonant in derivatives, as troop, trooper, etc.

Words of more than one syllable, ending in a consonant preceded by a single vowel, double that consonant in derivatives; as, travel, travelled. In the U. S. the consonant is not doubled unless accented on the last syllable; as, commit, committed.

All words of one syllable ending in *l*, with a single vowel before it, have *ll* at the close, as mill, sell.

All words of one syllable ending in *l*, with a double vowel before it, have only one *l* at the close, as mail, sail.

The words foretell, distill, instill and fulfill, retain the double *l* of their primitives. Derivatives of dull, skill, will, and full, also retain the *ll* when the accent falls on these words, as dullness, skillful, willful, fullness.

Words of more than one syllable ending in *l* have only one *l* at the close, as delightful, faithful, unless the accent falls on the last syllable, as in befall, etc.

Words ending in *l*, double that letter in the termination *ly*.

Participles ending in *ing*, from verbs ending in *e*, lose the final *e*, as have, having; make, making, etc.; but verbs ending in *ee* retain both, as see, seeing. The word dye, to color, however, must retain the *e* befor *ing*.

Words ending in *oe* retain the final *e*, as shoe, shoeing; hoe, hoeing.

All verbs ending in *ly*, and nouns ending in *ment*, retain the *e* final of the primitives, as brave, bravely; refine, refinement; except words ending in *dge*, as acknowledge, acknowledgment.

Nouns ending in *y*, preceded by a vowel, form their plural by adding *s*, as money, moneys; but if *y* is preceded by a consonant, it is changed to *ies* in the plural, as bounty, bounties.

Compound words whose primitives end in *y*, change the *y* into *i*, as beauty, beautiful.

RULES FOR THE USE OF CAPITALS

A very common fault is the improper use or omission of capital letters. Persons liable to make such mistakes should study attentively the rules given below on the subject and then carefully apply them.

Most words commence with small letters. Capitals must be used only when required by the following rules:

The first word of every sentence and the first word of every line of poetry should begin with a capital letter.

All proper names should begin with capital letters.

Words derived from proper names begin with a capital.

Every word that denotes the Deity should begin with a capital.

Pronouns relating to the Deity should generally commence with a capital.

The months of the year and the days of the week begin with capitals.

The words north, south, east, west, and their compounds and abbreviations, as North-West, commence with capitals when they denote a section of country.

The pronoun I, and the interjection O, are always capitals.

Every direct quotation should begin with a capital letter.

All titles of persons begin with capitals.

All the principal words in the titles of books should begin with capital letters.

The several chapters or other divisions of any book begin with capitals.

Common nouns personified begin with capital letters.

Any word particularly important may begin with a capital letter.

All words denoting religious denominations begin with capital letters.

In all kinds of advertisements nearly all the leading words usually begin with capitals.

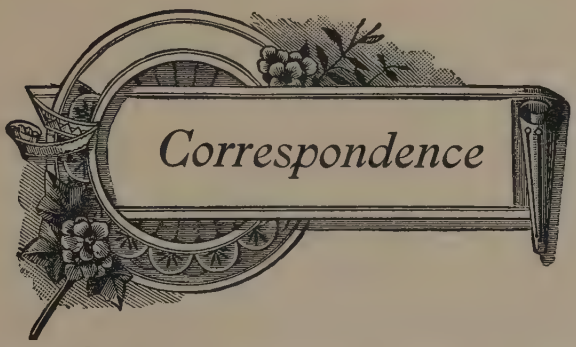
In accounts each article mentioned should begin with a capital.

TITLES AND DEGREES IN COMMON USE

The meaning of the titles and degrees in common use is as follows:

A.B. or B.A.—Bachelor of Arts.
Abp.—Archbishop.
A.C.—Analytical Chemist.
A.D.C.—Aide-de-camp.
Adjt. Gen. or A.G.—Adjutant-General.
Admr.—Administrator.
Admx.—Administratrix.
Ald.—Alderman.
A.M. or M.A.—Master of Arts.
A.R.A.—Associate of the Royal Academy.
Arch.—Architecture.
Archd.—Archdeacon.
Atty.—Attorney.
Atty.-Gen.—Attorney-General.
B.Agr.—Bachelor of Agriculture.
Bart. or Bt.—Baronet.
B.C.L.—Bachelor of Civil Law.
B.D.—Bachelor of Divinity.
B.E.—Bachelor of Elements; Bachelor of Elocution.
B.L. or B.L.L.—Bachelor of Laws.
B. es L.—Bachelor of Letters.
B.M. or B.Mus.—Bachelor of Music.
B.O.—Bachelor of Oratory.
Bp.—Bishop.
B.Pd.—Bachelor of Pedagogy.
B.Ph.—Bachelor of Philosophy.
Brig.-Gen.—Brigadier-General.
B.S.—Bachelor of Surgery.
B.S. or B.Sc.—Bachelor of Science.
C.A.—Chartered Accountant.
Card.—Cardinal.
C.E.—Civil Engineer.
Chan.—Chancellor.
C.J.—Chief Justice.
C.M.—Master in Surgery.
C.M.G.—Companion of the Order of St. Michael and George.

D.C.L.—Doctor of Civil (or Canon) Law.
D.D.—Doctor of Divinity.
D.Eng.—Doctor of Engineering.
D.D.S. or D.M.D.—Doctor of Dental Surgery.
D.Litt.—Doctor of Literature.
D.M. or D.Mus.—Doctor of Music.
D.Ph.—Doctor of Philosophy.
D.Sc.—Doctor of Science.
D.V.S.—Doctor of Veterinary Surgery.
E.E.—Electrical Engineer.
E.D.—Doctor of Electricity.
J.C.D.—Doctor of Civil Law.
J.D.—Doctor of Laws.
J.P.—Justice of the Peace.
Jr.—Junior.
Litt.B. or Lit.B.—Bachelor of Literature.
Litt.D. or Lit.D.—Doctor of Literature.
LL.B.—Bachelor of Laws.
LL.D.—Doctor of Laws.
M.Agr.—Master of Agriculture.
M.C.—Member of Congress.
M.D.—Doctor of Medicine.
M.P.—Member of Parliament.
M.P.C.—Member of Parliament in Canada.
M.S.—Master of Science.
Mus.B.—Bachelor of Music.
Mus.D.—Doctor of Music.
Pd.B.—Bachelor of Pedagogy.
Ph.D.—Doctor of Pedagogy.
Ph.B.—Bachelor of Philosophy.
Ph.D.—Doctor of Philosophy.
P.M.—Postmaster.
Rev.—Reverend.
S.B. or Sc.B.—Bachelor of Science.
Sc.D.—Doctor of Science.
S.T.B.—Bachelor of Sacred Theology.
S.T.D.—Doctor of Sacred Theology.
Rt.Hon.—Right Honorable.
Rt.Rev.—Right Reverend.
V.Rev.—Very Reverend.



Correspondence is the interchange of thought by means of letters.

A large per cent of the world's business is transacted by correspondence, and in these days of rapid transit and cheap transportation friends and relatives become widely scattered and their only means of keeping in touch with one another is through letter writing.

To be able to write a good letter is therefore not only an accomplishment but an important necessity.

It is the opinion of competent judges that a man's habits and qualities as a business man may be fairly estimated from familiarity with his business letters, and his social correspondence is likewise an index to the trend of his thought, and his general character. It is safe to say that the majority do not appreciate the value of the ability to write a good letter.

First in Importance.—Perhaps the matter of first importance in a letter is the expression of the proper ideas in the proper language.

Next to That an easy, graceful style of writing, with words correctly spelled, and sentences properly punctuated. Improper punctuation often renders the meaning unintelligible or the opposite of what was intended altogether.

Classes of Letters.—Letters are usually divided into two general classes: *Social and Business.*

Social Letters are those that grow out of social and personal relations: as, *letters of affection, friendship, congratulation, sympathy, introduction, condolence, etc.*

Business Letters, as the term implies, are such as are written regarding matters of business of whatever kind.

BUSINESS CORRESPONDENCE

The Materials.—Good pen, ink and paper. For business correspondence three styles of paper are in general use, viz.: *commercial note*, about 5x8 inches; *packet note*, about 5½x8¾ inches, and *letter paper*, which is usually about 8½ x 11 to 13 inches. The smaller sizes for short letters and the larger for long ones.

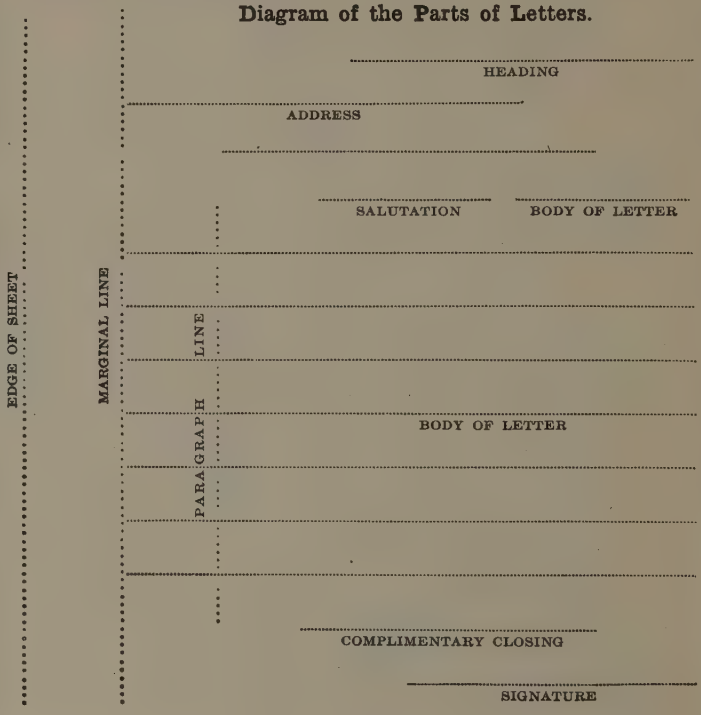
The envelopes most commonly used are Nos. 6 and 6¼.

Parts of a Letter.—For convenience in explaining the form of a letter we call the different parts by the following names:

1. Heading (Place and Date).
2. Address.
3. Salutation.
4. Body of Letter.
5. Complimentary Closing.
6. The Writer's Signature.

The following diagram will show clearly their position:

Diagram of the Parts of Letters.



Heading.—The heading indicates where and when the letter was written and should contain information the person written to will need in directing his reply. It should be written to the right hand side of the sheet and about two or two and one-half inches from the top. There is no objection to using two or more lines for the heading if required.

The Address of a letter consists of the name and title of the person or firm to whom you are writing, the residence, or place of business, as the case may be, to which the letter is to be sent.

The inside address, as this may be called, will be the same as the address on the envelope, excepting that on the inside address the city and state may be written on the same line. Begin the address on the left-hand side of the sheet, one inch from the edge of the paper, and on the line following the one on which the heading is written. The second line of the address should begin an inch farther to the right than where the first line is begun.

The Proper Use of Titles.—Two titles of courtesy should not be joined to the same name: as, *Mr. John Hartley, Esq.;* nor should a title of courtesy be used with a professional or official title: as, *Mr. J. B. Wilson, M.D.*, or *Hon. Henry Weston, Esq.* One exception to this rule, however, is permitted where a clergyman's initials or first name is not known, to write, *Rev. Mr.* (——), giving only the surname.

The Salutation is the complimentary term used to begin the letter. The forms most in use are *Sir; Dear Sir* or *My Dear Sir.* In addressing a firm, *Sirs, Dear Sirs, Gentlemen*, or *My Dear Sirs.* If the person addressed be a lady, *Madam*, or *Dear Madam.* If she be a young, unmarried lady, *Dear Miss*, or it is quite correct to omit the salutation where doubt exists as to whether she be married or not, or if the writer has no acquaintance with her.

Follow the salutation with a comma and dash, and never write *Gents* for *Gentlemen*, or *Dr* for *Dear*, etc.

The Position of the Salutation depends somewhat upon the number of lines in the address. The examples on next page will illustrate this and the form of letters in general.

The Body of the Letter is that part which contains the message or information to be imparted. In this, good form, penmanship, spacing and paragraphing should receive due care.

The body of a business letter should begin on the same line, following the salutation.

Trenton, N. J. April 24, 1—

Mr. James Farnham,
Birmingham, Ala.
Dear Sir,- I take pleasure in

3644 Forest Avenue,
Dayton, O. Nov. 24, 1—

Sargent & Greenleaf.
100 Court St.
Rochester, N.Y.
Gentlemen,- We send you with this

The Complimentary Closing follows the body of the letter, on the line below the last line of the letter, and consists of the words of respect or regard used to express the writer's feelings toward the person written to. They are in a sense conventional and are often used without thought as to their meaning. The most common forms in business use are: "*Respectfully,*" "*Respectfully yours,*" "*Yours very respectfully,*" "*Yours truly,*" "*Yours very truly,*" "*Yours faithfully,*" "*Sincerely yours,*" etc. "*Gratefully yours*" may be used if the writer is under obligation to the one written to, or "*Fraternally yours*" if a member of the same order or society.

In official letters a more formal style is used: as, "*I have the honor to be, Yours very respectfully.*"

The complimentary closing should always be consistent with the salutation. For example: to begin a letter with a formal "*Sir*" and close with "*Sincerely yours*" would show very bad taste.

Yours truly,
Henry Joiner & Co.

Respectfully,
O. K. Dunton

Yours respectfully,
Foster, Manning & Co.

I am,
Yours very respectfully,

The Signature is the name of the writer or the firm or company he represents. It should be written under the complimentary closing and should end just at the right-hand edge of the sheet.

It should be written very plainly. Many writers have a habit of making their signature the most unintelligible part of their letters, presuming that because their name is familiar to themselves it is to everybody else.

A lady writing to persons with whom she is not acquainted should always prefix the title, *Miss* or *Mrs.*, in parenthesis, to her signature.

Folding.—The letter sheet should be folded so as to nearly fill the envelope. To fold a sheet of letter paper to fit the No. 6 or 6½ envelope, turn the bottom of the sheet up to the top, making one fold, then fold equally from the right and from the left, making the letter, when folded, a little narrower than the envelope. If the envelope is held with the left hand, back up, and the letter inserted as folded, all the receiver has to do when he opens the envelope is to withdraw the letter and turn back the folds, and he has it before him right side up. This is important.

Sealing.—Be particular to seal your letter properly, especially if it contains money or other enclosure.

A letter of introduction or recommendation should never be sealed when entrusted to bearer.

The Envelope Address.—The name and title should be written on the center of the envelope lengthwise. When street and number are given, or the direction "*In care of Mr.* ——" they follow on the second line, the city or town on the third, and the state on the fourth or lower right-hand corner of envelope.

The envelope should be placed before the writer with the flap farthest from him, otherwise it will be addressed upside down; and the letter should not be inserted until after the address is written.

Millions of letters and packages reach the dead letter office at Ottawa every year because they are improperly directed, therefore great care should be exercised in addresing envelopes.

See examples of addressed envelopes.

The envelope used for business purposes should have either written or printed upon its upper left-hand corner the name and address of the sender, with the request to be returned in a certain number of days if not called for.

ADDRESSED ENVELOPES

If not called for in 10 days return to
THE JOHN A. HERTEL CO.
PUBLISHERS
Toronto, Ont.

STAMP

William Hart, Esq.,
398 Grove Ave,
Detroit,
Mich.

Messrs. Barton & Willis,
Truesdale,
Lincoln Co.,
Col.

STAMP

The Morning Herald,
Bennington,
Vt.

Box 493.

Opening Letters.—Letters are properly opened by inserting a knife or other convenient instrument under the flap at the end and cutting across the top of the envelope.

SOME SPECIAL POINTS IN BUSINESS LETTERS.

1. Be brief and to the point without being blunt or offensive.
2. Be courteous in your requests and polite in your demands.
3. Never write a letter with a lead pencil; always use pen and ink.
4. Avoid the use of flourishes.
5. Blots and errors due to slovenliness are inexcusable.
6. Avoid interlining; rather rewrite your letter.
7. Aim to write as legibly as you know how.
8. Never discuss or refer to matters of a social nature in a business letter.
9. Never write a letter when angry or vexed.
10. Write on one side of the sheet only.
11. When requesting information always enclose stamp for reply.
12. If your letter contains money or an enclosure always state the amount, or what the enclosure is.
13. Take a copy of all letters containing matters of importance. It may save you trouble.
14. Be prompt in acknowledging the receipt of a business letter, mentioning its date.
15. Never write an anonymous letter; it is the coward's weapon.
16. See that your letters are divided into paragraphs and properly punctuated.
17. Write as though your correspondent was at your side and you were talking to him.
18. Letters ordering goods should state plainly the articles wanted, giving full directions for shipping, and the name and address of the person ordering.
19. Money should be remitted by draft, P.O. order, express order or registered letter.
20. Money orders or other enclosures should be folded in the letter; not put in the envelope separately.
21. Do not use figures in the body of a letter, except to denote sums of money, dates, street or P.O. box numbers.
22. Do not forget to sign your name.

23. &c means "*and so on in the same manner.*" Etc. is entirely different and means "*and other things.*" Use them only in their correct sense.

24. In requesting payment of money due you, avoid being offensive. Remember, *it is better to have a person a friend, than an enemy.*

25. Do not mix up an order for goods in the body of a letter. Either use a separate sheet, or make it a separate part of your letter with only one style or kind of goods on a line.

26. Use care and neatness in addressing your envelope, and if writing a number of letters be sure that John Smith's letter does not go in Tom Brown's envelope.

27. Never write a dun, or any matter of importance, on a postal card. To make a threat of any kind on a postal card renders it unmailable, and to use indecent language thereon is a criminal offense, under the laws of Canada.

28. A prompt acknowledgment of the receipt of an order for goods is a commendable practice.

29. Avoid abbreviations and the use of postscripts.

30. Never write an immoral or libellous post card, as the posting of such is a violation of law.

RULES FOR WRITING A POSTAL.

1. A card should be dated either on the upper right-hand corner, or on the lower left-hand corner.

2. Always sign your name in full.

3. If you wish an answer, give your full postoffice address, unless it is well known by the person to whom you are writing.

4. Never write a demand or a request for money on a postal card. It is disrespectful to the person receiving it.

5. Never write an invitation on a postal. Society prescribes polite forms for this purpose

6. Do not trust important matters to a postal card, for it is open to inspection, and the law does not provide for its return to the writer if it fails to reach its destination.

EXAMPLES OF BUSINESS LETTERS

Letter Containing a Remittance

Melville, Sask., Feb. 10, 1912.

Messrs. WILLIAMSON & CATON,
Port Arthur, Ont.

Gentlemen:—Enclosed please find Draft for Sixty-five Dollars ($65.00), in settlement of your invoice of January 12th, which you will kindly receipt and return. Yours truly,

PETER SCHRADER.

Letter Acknowledging Above

Port Arthur, Ont., Feb. 12, 1912.

Mr. PETER SCHRADER,
Melville, Sask.

Dear Sir:—Yours of the 10th inst., containing Draft for Sixty-five Dollars ($65.00), came to hand this morning.

We enclose bill properly receipted, and wish to thank you for prompt settlement of your account. Yours respectfully,

WILLIAMSON & CATON.

Letter Ordering Goods

4246 Yonge St., Toronto, Ont., May 1, 1912.

Messrs. GEO. M. HILL & Co.,
Winnipeg.

Gentlemen:—Please ship by freight over the G. T. Line the following books:

50 Copies Handy Encyclopedia, Cloth Binding
10 Copies Handy Encyclopedia, Half-Morocco Binding
27 Copies The Business Educator, Cloth Binding
13 Copies The Business Educator, Morocco Binding
10 Copies Bible Symbols, Cloth Binding

Enclosed you will find P. O. money order for Fifty-Seven Dollars ($57.00) in payment of above. Kindly ship as promptly as possible, and oblige, Yours for success,

EDWIN LEWIS, Agent.

Calling Attention to Error in Invoice

Hamilton, Ont., Jan. 27, 1912.

Messrs. DAVIS & HOLT,
Ottawa, Ont.

Gentlemen:—I find in checking your invoice dated the 10th inst. for shipment of biscuits that you have overcharged me 15 cents per box on the plain sodas. I herewith return said invoice and ask you to kindly send me a corrected one. Respectfully,

JAS. DOYLE.

Letter Acknowledging Order for Goods

Winnipeg, May 4, 1912.

Mr. Edwin Lewis,
Toronto, Ont.

Dear Sir:—Your letter of the 1st inst., containing Fifty-seven Dollars ($57.00) and order for books, has been received.

We are shipping your books via G. T. Line, as ordered, and trust they will reach you without any unnecessary delay. Bill of lading will be mailed you tomorrow.

Thanking you for the above order, and wishing you the best of success, we are, Yours very truly,

Geo. M. Hill & Co.

Letter Inclosing Corrected Invoice

Ottawa, Ont., Jan. 30, 1912.

Mr. Jas. Doyle,
Hamilton, Ont.

Dear Sir:—Your favor of the 27th inst. is at hand, and in reply, we desire to apologize for our error, and herewith enclose you corrected invoice. Yours truly,

Davis & Holt.
Per D.

Letter Requesting a Loan

Bedford, Que., May 1, 1912.

Mr. Frank Smith,
Buckingham, Que.

Dear Sir:—Much as I dislike the idea of asking any one to be inconvenienced by my circumstances, I am obliged to borrow Twenty-five Dollars until the first of June, and I take the liberty, knowing your confidence in me and your generosity, to ask if you can accommodate me with a loan.

I am sorry to trouble you, but hope you will pardon me if I have trespassed on your kindness.

Believe me, Gratefully yours,

John Longley.

Giving Notice of Note Coming Due

Cedar Hall, Que., May 1, 1912.

Mr. D. E. Holtz,
Cookshire, Que.

Dear Sir:—Your note for Fifty Dollars ($50.00), dated Sept. 30, 1911, at six months, and made in our favor, will be due and payable at the Bank of Montreal on the 30th inst.

Kindly provide for same, and oblige, Yours truly,

Kerr & Keck.

Letter Enclosing Note for Collection

Sherbrooke, Que., 1st May, 1913.

CANADIAN BANK OF COMMERCE,
Toronto, Canada.

Gentlemen:—We enclose a note for Sixty-five Dollars ($65.00), drawn by J. K. Watson of your town, and due the 30th of this month.

Kindly collect the amount of same, together with six months' interest due, and remit the proceeds to us in current exchange.

Thanking you in advance, we are, Yours truly,

RILEY & RIDNOUR.

Letter Enclosing Bill of Lading to Bank for Collection

Ottawa, Ont., 2nd June, 1913.

BANK OF HAMILTON,
Hamilton, Ont.

Dear Sirs:—We enclose herewith bill of lading to our name endorsed in favor of Mr. John Marten, 10 Blank St., your city.

Kindly deliver said bill of lading to Mr. Marten upon payment of Forty Dollars ($40.00) and the cost of remitting the amount to us in current exchange.

Thanking you for your kind attention to the above, we are,
Yours truly,

OXFORD PUB. CO.

Letter of Resignation

Halifax, N. S., 3d May, 1913.

Messrs. HOFFMAN MFG. CO.,
City.

Gentlemen:—Having decided to go into business for myself, I am therefore obliged to resign my position and ask to be relieved from my duties the first of June next.

Permit me to say that it is with feelings of regret that I sever my connection with associations that have always been of the most pleasant character.

Yours very respectfully,

GEO. W. HARDING.

Letter Advising Shipment on Commission

Halifax, N. S., 26th Aug., 1913.

Messrs. HILL & LERNE,
Commission Merchants,
St. John, N. B.

Gentlemen:—As per our previous arrangements, I am shipping you tonight, via Steamer Conger, on consignment,

500 baskets of choice apples.

Kindly take care of same and dispose of them at the best price obtainable and place the proceeds to the credit of my account.

Yours truly,

J. B. GREGG (Shipper).

Letter Giving Notice of Traveler's Call

(*Printed Letterhead.*)

13th Jan. 1913.

Messrs. Kingman, Brown & Co.
Oshawa, Ont.

Gentlemen:—Our representative, Mr. A. K. Parks, expects to call upon you about the first of February with a full line of samples of the latest and best in knitted goods.

We trust you will defer placing your order until you see what we have to offer, as we believe we have exceptional values for the trade this year.

Thanking you for your many past favors, we are,

Respectfully yours,
Kenzie Knitting Mills,
J. D. K.

An Order on a Business House for Goods

Winnipeg, Man., 2nd May, 1913.

Messrs. Arthur & Comrie,
City.

Gentlemen:—Please deliver to the bearer, Mr. Chas Wright, goods that he may select, not exceeding in value Fifty Dollars ($50.00), which you may charge to our account and mail us invoice for same.

Your kind attention will oblige,

Yours truly,
Scott & Co.

Letter Complaining of Shortage in Goods

St. Thomas, Ont., 10th May, 1913.

Messrs. Harrison Weir & Co.,
59 Lake St., Amherst, N. S.

Gentlemen:—Your shipment of Gold Soap, which left Chicago on the 3rd of April, reached us to-day, and we find same to be ten boxes short.

We return you herewith freight receipt, which does not correspond to the bill of lading or your invoice, and ask you to kindly investigate the cause of the shortage.

Yours very truly,
Peterson Bros.
Per J. D. P.

Letter Giving Notice of Dissolution of Partnership

Hamilton, 9th April, 1913.

We hereby give notice that the partnership heretofore existing and doing business under the firm name of Shaw & Bentley has been this ninth day of April, 1913, dissolved by mutual consent, and Mr. Shaw appointed to collect all outstanding debts and settle all accounts of said firm.

Jas. D. Shaw.
C. R. Bentley.

The above notice may be either published or addressed to individuals interested in the change.

Letter Complaining of the Non-Arrival of Goods

Toronto, Can., 3/8/04.

Messrs. Allen & Lee,
Detroit, Mich.

Gentlemen:—The shipment of Art Goods which you made to us the 15th of last month has not yet arrived. We have been advised by the Customs Department that they are being held for invoice.

Kindly mail copy of Certified Invoice to the Department at Windsor, and urge them to pass the goods at once, obliging,

Yours truly,
Roberts & Co.

Requesting Address of Paper Changed

Carlyle, Sask., 2nd May, 1912.

Messrs. Herald Pub. Co.,
Battleford, Sask.

Gentlemen:—Will you please change the address of my "Herald" from J. K. Good, 79 Palace St., to J. K. Good, 94 York St., Carlyle, Sask., and oblige? Yours truly,
J. K. Good.

LETTERS REQUESTING SPECIAL FAVORS

A letter making a request of any kind should approach the subject in a direct manner. The nature of the request should be stated at the beginning, and any explanation necessary for making the request should follow, and be brief and to the point.

If necessary to ask for a remittance on an account not yet due, for the privilege of drawing on a prompt paying customer, or for an extension of time on an account or note, special care should be used in wording the request.

The following will serve as examples:

Brandon, Man., 4th April, 1912.

Messrs. Kingman & Son,
Humboldt, Sask.

Gentlemen:—For some time past our business has been tied up to such an extent, on account of circumstances over which we have no control, that we are obliged to ask you if you can favor us with a remittance covering one-half your account. We will be glad to extend the time for the payment of the balance to the 15th of Sept. provided you can accommodate us with your cheque by the 20th inst.

We anticipate a speedy adjustment of our difficulties, and hope this will be the only time we will be under the necessity of calling on you for your account before due.

Kindly wire your reply at our expense. Thanking you in advance, we are, Respectfully yours,
Henry Morgan & Co.

Asking Note Extended

Halifax, N. S., 10th Jan., 1914.

PERRY, HARTMAN & Co.
Montreal.

Dear Sirs:—We find that we will be unable to meet our note for Two Hundred Dollars ($200.00), due the first of February, and write to enquire if you will kindly extend the time of payment to the first of March. By that time we will be able to meet principal and interest in full.

We are sorry to have to ask this, and if not convenient for you, kindly notify us by return mail so that we may make other arrangements. We trust, however, you can accommodate us, and desire to thank you in advance for the favor.

Yours very respectfully,
JAMES DENNIS & Co.

LETTERS OF INTRODUCTION

Letters of Introduction may be either of a social or business nature. The fact that a letter is given is usually considered as an indorsement of the bearer, therefore, in introducing a business acquaintance care should be exercised that the person introduced be one you can safely recommend, and your letter worded so that you will not be obligating yourself further than you intend.

Letters of introduction should not be sealed, as the person introduced has a right to know what the letter contains.

The following will serve as an example:

Aberdeen, Ont., 7th April, 1914.

Mr. J. B. KENNEDY,
15 Spruce St., Winnipeg.

Dear Sir:—This will introduce to you my friend, Mr. Harold Rogers, who represents the Gibson Manufacturing Company of Toronto, engine builders, who desire to open a branch office in your city.

Any assistance you may be able to give Mr. Rogers in securing a suitable location will be greatly appreciated by me.

Yours very respectfully,
WM. SEARS.

Besides the address of the person or firm to whom the letter is addressed, the envelope should have on the lower left-hand corner the following: *Introducing Mr. Harold Rogers.*

Letters of Indorsement

A letter introducing a business acquaintance for the purpose of opening business relations between him and the persons to whom he is introduced is called a letter of *indorsement.* If the person asking such a letter is known to be financially responsible and of good character and business ability, little risk

is assumed; but unless he is known to possess these qualities the letter better not be given.

Letters of indorsement should not be sealed if delivered to the person requesting them.

The following is a safe form:

Balmoral, Ont., May 1, 1912.

Messrs. Edison Electric Co.,
Kingston.

Gentlemen;—The bearer, Mr. Robt. West, is preparing to engage in business in Brockville, Ont., and calls on you for the purpose of examining your goods.

Nine years' acquaintance with Mr. West justifies us in stating that he is a gentleman of sterling qualities and business ability, and knowing the field in which he is about to locate, we have no hesitation in saying that you will find it profitable to extend to him every courtesy.

Very truly yours,
Robt. Walton & Son.

Letter Incurring Direct Liability

110 Lincoln St.,
Guelph, Ont., 3-8-12.

Messrs. Jas. Ray & Co.,
Nanaimo, B. C.

Gentlemen:—This will introduce Mr. R. E. Higgins of our city, who wishes to purchase goods on thirty days' time.

We have known Mr. Higgins for the past fifteen years, and confidently state that he is good for whatever contracts he may make.

You may consider this letter indorsement to the extent of One Thousand Dollars.

Respectfully yours,
Cole & McKenzie.

LETTERS OF RECOMMENDATION.

In giving a letter of recommendation it should always be borne in mind by the writer, that in recommending another, three persons are liable to be affected by it.

If not carefully worded the applicant might be entrusted with duties or responsibilities on the strength of such a letter, that he is totally unfit for, and consequently the employer would suffer loss and be put to inconvenience, the applicant instead of being benefited would be disgraced, and the writer's reputation for good judgment and truthfulness be injured.

If the applicant merits commendation it should never be withheld; but the letter should never overdraw or state more than he is capable of fulfilling.

The letter may be addressed to the person or firm to whom the bearer desires to make application; or it may be written

without address, or "*To whom it may concern.*" In either of the latter ways it may then be presented to any one the bearer chooses.

The following are some of the usual forms:

London, Ont., 2nd May, 1913.

Messrs. J. PETERSON & Co.,
Calgary, Alb.

Gentlemen:—We take pleasure in stating that Mr. Will Cameron, who has been in our employ for the past three years, as clerk, has by the faithful performance of his work and his manly, upright character, won for himself the respect and confidence of every one connected with our establishment.

We regret that failing health compels him to seek outside employment, and we heartily recommend him as a trustworthy, capable and energetic salesman.

Yours very respectfully,
KENNETH STEVENS CO.

An Open Letter of Recommendation

Bridgetown, N. S., 4th May, 1913.

TO WHOM IT MAY CONCERN:—

This is to certify that the bearer, Mr. George J. Bailey, has been in the employ of our company for the past two years, as bookkeeper, and that he has proven himself to be capable, energetic and faithful, a young man of good habits, and fine Christian character, and we heartily recommend him to anyone desiring the services of a competent bookkeeper.

He leaves us to better his position, and carries with him our best wishes for his success.

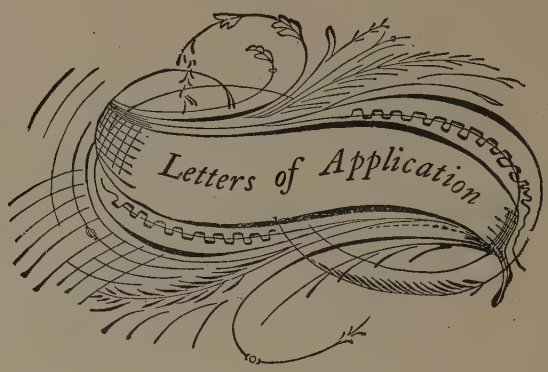
Respectfully,
CARTER CO.
Per J. C. Carter, Prest.

29 Woodward Ave.,
Cranbrook, B. C., 10th May, 1913.

The bearer, Miss Jennie Comrie, has been superintendent of the millinery department of our dry goods house for several years, and we take pleasure in stating that her services have been very satisfactory, and we would be glad to retain her at an advanced salary, but she has decided to go west.

We cheerfully recommend her as being a lady of exceptionally good judgment in her line of work and capable of holding the best class of trade.

JONES & BENEDICT.



A Letter of Application should be the best specimen of letter the writer can produce, both as to the penmanship and composition. Remember the experienced eye of the business man will readily detect the errors, if any, and not only that, he forms an estimate of your qualities by the letter you write.

The following suggestions may be helpful:

1. Write your letter of application *yourself* and do not apply for a position you doubt your own ability to fill.

2. Write respectfully, and modestly, frankly stating your qualifications, without boasting.

3. Be sure the form of your letter, the grammar, punctuation, spelling, and use of capitals are correct.

4. Let the writing be neat, the letter free from blots and erasures, even if you have to rewrite it half a dozen times.

5. If making a personal application, and you are asked to write your letter then and there, be prepared. Keep your thoughts collected and put these suggestions into practice.

6. Replying to an advertisement, state when and where the advertisement was seen. Make application for the position advertised, and answer all the requirements.

Salesman's Application

Revelstoke, B. C., 9th April, 1913.

Messrs. Armour & Co.,
Revelstoke, B. C.

Gentlemen:—Replying to your advertisement in Saturday's "Mail-Herald" for a city salesman, I respectfully apply for the position you offer. I have had three years' experience as salesman for a line of

goods selling to grocers and butchers, and know the city and the trade thoroughly. All I ask is an opportunity to prove my ability to sell goods.

I respectfully refer you to J. H. Boony & Co., 10 S. Water St., Revelstoke, or John D. Mills, 169 Market St., Revelstoke.

I shall be glad to call on you for a personal interview.

Yours very truly,

L. A. FOSTER.

Application for Position as Salesman

Toronto, Ont.

MARSHALL & DUNNE,
Burlington, Ont.

Gentlemen:—Learning through a friend of mine that your business is increasing to such an extent that you require an additional salesman, I hereby respectfully apply for the position. If I am accepted I will faithfully serve you to the best of my ability, and your interests will be my first consideration.

I shall be glad to furnish testimonials as to my character, ability, etc

Hoping to hear from you favorably, I am,

Yours very respectfully,

CLINTON MCNEIL.

LETTERS REQUESTING PAYMENT

The composition of a letter requesting payment of an account is often a perplexing task, particularly if the person or firm is capable of paying, but careless about it. Such a letter, to be perfect, must not only obtain the money due, but do so without giving offense. Such letters should not, as a rule, be blunt or abrupt, but should courteously and clearly state the reasons for the request. If it becomes necessary to suggest placing the account in the hands of a collector, the suggestion should not be put in the form of a threat but in such language as will show your reluctance about using such means. Generally speaking, a statement of the debtor's account is usually all that is necessary to remind him that payment is expected when due.

If necessary to request prompt payment, something like the following may be used:

Toronto, Can., 5th May, 1912.

Mr. D. C. GOWAN,
Melville, Sask.

Dear Sir:—Inclosed please find statement of your account for April, which we trust you will find correct.

We would appreciate it if you will kindly cheque same at your earliest convenience and send us a Toronto Draft for the amount.

Yours truly,

SMITHSON & DEWSNAP.

If the debtor is tardy a second request might be worded as follows:

Toronto, Canada, 10th May, 1913.

Mr. J. G. Homer,
Emerson, Man.

Dear Sir:—We respectfully call attention to your account, which is now some time past due, and ask if you cannot favor us with your cheque by return mail.

or,

Not hearing from you regarding the amount of your account, now past due, we take the liberty of drawing on you at three days' sight, and trust that you will kindly honor the draft when presented.

Thanking you in advance, we are, Yours truly,
Connor & Blaine.

Yarmouth, N. S., 4th April, 1902.

Messrs. Maxwell & Gordon,
Halifax, N. S.

Gentlemen:—The Royal Bank of Canada has this morning returned to us our Draft on you, dated March 10th, for Fifty-four Dollars ($54.00) with the explanation, "No attention paid to notice." Since we have given you all the time you asked for the payment of your account, unless some satisfactory explanation is forthcoming you will put us under the necessity of placing your account in the hands of our collector.

Awaiting a prompt reply, we are, Respectfully,
Davis & Lawrence.

LETTERS OF APOLOGY

He is an unmanly man who has not grace to apologize for inflicting a wrong, knowingly or otherwise.

If you owe an apology, make it promptly. The longer you let it go, the harder it becomes to offer. Failure to pay an account or keep a business engagement may be unavoidable, but neglect to explain matters invariably leaves a bad impression on the one to whom the explanation is due.

Apology for Failure to Keep a Business Engagement

Ottawa, Que., 27th Jan., 1913.

Mr. J. Northcott,
Nicolet, Que.

Dear Sir:—I very much regret that I was unable to meet you at the "Conwell House" yesterday as I had expected. Owing to a smash-up on the road, my train was so much behind time it was impossible for me to keep the engagement.

If you will kindly inform me when it will be convenient for you to see me I will be glad to arrange my business and meet you on whatever date you may suggest.

Sincerely yours,
WM. J. KING.

Apology for Failure to Pay an Account

Winnipeg, Man., 4 April, 1914.

Messrs. GEO. MOORE & CO.,
Hanley, Sask.

Gentlemen:—We owe you an apology for not having settled our account the first of the month as promised. We have been disappointed in not receiving returns for several large shipments the past month, but expect to be able to settle our account in full not later than the 20th inst.

If you will kindly give us this extension of time we assure you the account will then be paid.

Trusting that we have not put you to any inconvenience, we are,

Very respectfully yours,
CONGER & DUN.

Social Correspondence

To be able to write suitable letters of friendship is an accomplishment very much to be desired, and ought to be an aspiration of every one, for while all do not have business letters to write, yet there is scarcely any one who is not called upon at some time to write letters of a social nature.

While many persons write good business letters they may find it necessary to cultivate greater ease of expression in their social letters than the terse style they use at their office desks.

The Paper.—The size and kind of paper will depend somewhat upon the purpose for which it is to be used. Generally speaking, what would be suitable for business letters would not be for social correspondence, excepting *Commercial Note*, 5x8 in., which may properly be used for either. This size is the most suitable for gentlemen. Ladies generally prefer *Billet*, 4x6 in., *Octavo Note*, 4½x7 in., although other sizes are in use.

Lightly tinted and perfumed paper may be used by ladies, but it is not good taste for gentlemen to use either.

Inks.—Black or blue-black inks are the only colors that should ever be used.

Pens.—Whatever is most suitable to the style of your penmanship.

Envelopes.—Two styles are in general use. One, nearly square, to contain the note sheet folded once, and the other oblong, which contains the note sheet folded twice, once each from top and bottom. These are a little larger each way than the folded sheet. They should be of the same color as the paper.

Parts of a Letter.—Much of what has been said regarding the parts of a business letter applies to the parts of a social letter.

Heading.—Form and position the same as in business letters.

Address.—When the address is given in social letters its proper position is at the close of the letter, on the next space below the signature, and commencing at the left-hand side of the sheet at the marginal line. Many social letters written nowadays do not contain any address, the salutation being made to do duty for both, yet the address, placed at the close, imparts a tone of respect to the letter, and may always be added with propriety, especially in writing to our superiors.

Salutation.—What has been said regarding the salutation in business letters applies in social letters. The position of the salutation is the same as the first line of the address in business letters, and the familiarity and warmth of the expression used depends entirely upon our relationship or intimacy with the friend written to, and the subject of our correspondence.

The qualities that combine to make an agreeable associate are required to make a desirable correspondent, and too great familiarity is not one of them.

The circumstances and variety of expressions are so many that we refrain from giving examples.

Body of the Letter.—The body of the letter in social correspondence usually begins to the right of the salutation and on the next line below. Both sides of the sheet may be written on if the letter is more than one page in length.

The Complimentary Closing.—Occupies the same position as in a business letter and should be in keeping with the salutation, and the subject of the letter.

The Signature.—Usually in letters of intimate friendship only the given name is signed. One point in favor of signing the whole name is this: if there is any uncertainty about the letter reaching the person to whom you address it, your name will insure the letter being returned to you in case it is sent to the Dead Letter Office.

LETTERS OF AFFECTION

Letters of Affection are such as grow out of our regard for others. They are as different as our relations to others, and may be simply the expression of kindly feeling or of the strongest impulses that move the human heart.

Letters of affection add much to human happiness, and more of them should be written. To that boy away from home, or father, mother, or sister at home, what gladness a good letter brings! Our pleasure in receiving such letters should remind us of our duty to our dear ones in the matter of writing them.

Letters of this class may often be enlivened by playful allusions, jests and familiarities, provided the writer is sure he will not be misunderstood.

The most elegantly composed letter will not bring one-half the pleasure to a far-away relative that a simple letter crowded with feelings of home life and home love will.

Since no form would perhaps fit one case in a hundred we only give the following example, which we consider a model of good-humored playfulness, and without formality, written by Dr. Franklin to his wife:

Easton, Nov. 13, 1756.

MY DEAR CHILD:—

I wrote to you a few days since by a special messenger, and enclosed letters for all our wives and sweethearts, expecting to hear from you by his return, and to have the Northern newspapers and English letters per the packet; but he has just now returned without a scrap for poor me. I had a good mind not to write you by this opportunity, but I never can be ill-natured enough, even when there is the most occasion.

The messenger says he left the letters at your house, and saw you afterwards at Dr. Duche's, and told you when he would go, and that he lodged at Hovey's, next door to you, and yet you did not write; so let Goody Smith give one more just judgment, and say what shall be done with you.

I think I won't tell you that we are all well, nor that we expect to return about the middle of the week, nor will I send you a word of news,—that's Poz.

My duty to mother, love to children and to Miss Betsey and Gracy, etc.,etc.

I am your loving husband,

BENJAMIN FRANKLIN.

P. S.—I have scratched out the loving words, being written in haste by mistake when I forgot I was angry.

LETTERS OF FRIENDSHIP

Letters of Friendship make up that large class of written messages that strengthen the bonds of friends absent from one another. The chief charm of such a letter is its natural, conversational style. It should cause the person reading it to feel as though he had been favored with a pleasant visit, rather than a formal call.

Thus, Bayard Taylor, while in Germany, writes to an intimate friend in America:

"Your letter came four or five days ago, and I take my first leisure to answer it. I take it for granted that this will find you in your Tenth Street rooms, which are so clear in my memory that a letter is more like a personal meeting to me than when you were in Rondout. You somehow manage to bring your own bodily self before me when you write: I see your eyes and the changing expression of your face, as I read, and the sound of your voice accompanies the written words. Thus your letters are most welcome, no matter what you write. * * * "

To another:

"You made your short note so pleasant that I can't scold you for its brevity; yet I should like to. There might have been so much more of what may seem personal or domestic 'nothings' to you, yet have such value at this distance. * * * "

Freshness and originality in expression should be cultivated, especially in the opening and closing sentences. Avoid old and time-worn phrases as,

"I thought I would write you letting you know," "I now take my pen in hand," etc.

How refreshing to receive a letter from a friend who begins to talk to us from the first line; for instance,

"It was kind of you to send me a good, long letter while I was lying all alone in my room with nothing to do but take villainous doses of medicine;"
"It was a delight to me to see your hand on an envelope again;"
"I found your letter waiting for me on Monday when my holiday closed."

Compare also such closing sentences as:

"Having told you all I know or care to write, I will now close;"
"I must bring my letter to a close, as I have nearly filled the sheet;"

with such as

"Recollect that I am absent and you are at home, so your letters are worth the most;"
"Remember me very kindly to your brother and my old friends on the hill, and believe me, "Yours very sincerely,
"_____."

To be perfectly free and unrestrained in familiar letters, forms may be set aside in a pleasing manner, especially in the beginning of a letter. Some of our best authors set us good examples, as:

Boston, Dec. 10, 1840.

Don't, dear Lieber, be offended by my long silence. For the last few days I have been all the time in court. * * *

Ever and ever yours,

CHAS. SUMNER.

(*Sumner to Mr. Tower.*)

Never, my friend, when the heavens have been dressed in their scorching robes of brass for weeks, was a drop of rain more grateful than your timely epistle. * * *

(*Sydney Smith to Lady Grey.*)

Dec. 8, 1838.

Awkward times, dear Lady Grey! However, you see those you love sooner than you otherwise would have seen them. * * *

(*To Lady Holland.*)

If all the friends, dear Lady Holland, who have shared in your kindness and hospitality * * *

Gad's Hill, Oct. 3, 1866.

MY DEAR FIELDS:—

I cannot tell you how much I thank you for your kind little letter, which is like a pleasant voice coming across the Atlantic, with that domestic welcome in it which has no substitute on earth. If you knew how strongly I am inclined to allow myself the pleasure of staying at your house, you would look upon me as a kind of ancient Roman (which I trust I am not) for having the courage to say no. But if I gave myself that gratification in the beginning, I could scarcely hope to get on in the hard "reading" life, without offending some kindly disposed and hospitable American friend afterwards; whereas, if I observe my English principle on such occasions, of having no abiding place but a hotel, and stick to it from the first, I may perhaps count on being consistently uncomfortable.

The nightly exertion necessitates meals at odd hours, silence and rest at impossible times of the day, and a general Spartan behavior so utterly inconsistent with my nature, that if you were to give me a happy inch, I should take an ell, and frightfully disappoint you in public. I don't want to do that, if I can help it, so I will be good in spite of myself.

Ever your affectionate friend,

CHARLES DICKENS.

LETTERS OF CONGRATULATION

Letters of Congratulation are those written to friends upon any occasion of success, joy, honor, or advancement, or when they have in any way been especially favored. They should only be written when we can heartily enter into the spirit of rejoicing with the one to be congratulated. Nothing but the most natural, hearty and genuine feelings of joy should be expressed in our letter, and that in our happiest way of putting it.

Letters of congratulation are generally brief—sometimes only a telegram—and contain nothing regarding other matters. It depends somewhat upon the occasion, how much may be said in the letter, as, for example, the following written by Charles Sumner to a friend just home after some absence from his family.

Hudson, on the North River,
Tuesday Evening, Sept. 28, 1841.

DEAR LIEBER:—

Here I am imprisoned by the rain in the inn of a Yankee village. Longing for companionship, I write to you, and while I write, imagine that I have it—as the ostrich supposes himself free from danger when he has thrust his head in the sand. * * *

I trust you have had fair breezes and this letter will find you with her who loves you so well and with your boys frolicking about you. Ah! my dear Lieber, are you not happy? I know where you live. I wish your home were more according to your heart; but you have sources of the highest happiness—domestic bliss of the rarest kind; constant and honorable employment for your time; a distinguished name; and the consciousness of doing good, of aiding the cause of truth, of education, and government.

I know few persons who have such reasons for blessing God as you. * * *

Ever yours,
CHARLES SUMNER.

Congratulating a Lady on Her Marriage

Belleville, Ont., 19th Sept., 1913.

MY DEAR EVA:—

It was with heartfelt pleasure that I learned of your marriage to Mr. Howard, and I pray that time may but unite more closely your heart to that of the noble man to whom you have confided your life's happiness.

Hoping I may hear from you soon, and that you will pay me a visit on your return, I remain your old friend and schoolmate,

EMILY BLANCHARD.

To Mrs. Eva Howard, Asquith, Sask.

Congratulating a Gentleman on His Marriage

Compton, Que., Nov. 9, 1912.

My dear Mr. Allen:—

I hasten to offer you my congratulations and sincere good wishes in regard to your recent happiness. I hope that each day may but add to the domestic joys of yourself and estimable wife. Yours sincerely,

Mrs. D. J. Wightman.

Congratulating a Friend on the 25th Anniversary of Wedding

Melrose, N. S., Sept. 9, 1912.

My dear Mrs. Adams:—

If my memory is faithful, it is just twenty-five years to-day since I had the pleasure of congratulating your good husband upon his wedding and tendering to you my sincere good wishes.

Permit me to congratulate you both upon having completed the silver circle, and offer my best wishes that you may long live together and experience as much happiness in the future as your faces prove you have enjoyed in the past. With best regards to yourself and husband, I am,

Your friend,

Chas. Oker.

Congratulating a Friend on the Birth of a Son

Yarmouth, N. S., June 19, 1912.

My dear Mr. Gardner:—

Allow me to present to you my most hearty congratulations on the birth of your son, and my sincere hopes that he may prove in very truth a blessing to his parents, and the pride and comfort of their old age. As for the little fellow himself, I could wish him no greater happiness than to be born of such parents and in such a home. Your friend,

John Cullen.

LETTERS OF INTRODUCTION

Like letters introducing acquaintances for business purposes, social letters of introduction should be given only when the person writing them is satisfied that it will be desirable for all parties concerned. Your letter is an endorsement of your friend's character and qualities and if they are not all that might be desired, it reflects on you.

You may speak in complimentary terms of your friend, but not in such a way as to make him feel embarrassed in presenting the letter.

Residents should first call upon a new neighbor unless he brings a letter of introduction. In that case the new-comer may call first. If a stranger sends you a letter of introduction and his or her card, it is your duty to call the next day, or send an invitation to call upon you.

The following are examples of letters of introduction:

Halifax, N. S., 6th April, 1913.

Mr. H. R. BELDEN,
Ottawa, Ont.

My dear Sir:—This will introduce to your acquaintance my friend Mr. Reynolds, for whom I have great esteem, and whom I am sure you will be happy to know.

Any attention you may have in your power to bestow during his visit to Boston will be gratefully reciprocated by Your friend,

H. S. WHITE.

Glace Bay, N. S., 9th Dec., 1913.

Mr. T. H. GRIFFIN,
Vernon, B. C.

Dear Sir:—I take much pleasure in introducing to you my esteemed friend, Miss Clara Harland, a young lady who will spend a few months in your city. I am sure an acquaintance with her will be a pleasure to you.

Any favor you may show her during her stay in your city I shall consider a personal one. Yours sincerely,

MRS. J. H. HOWARD.

Brandon, Man., 4th May, 1912.

MY DEAR MISS JOHNSON:—

My friend, Mr. T. E. Carter, purposing to make his home in your city, I venture upon the kind hospitality you have always extended to me to introduce him to yourself and family. Trusting that the acquaintance will be as pleasant as mine has been with both yourself and him,

I am, very respectfully,
Your friend and well-wisher,
J. F. GLENNON.

LETTERS OF CONDOLENCE

Letters of condolence are written to express sympathy with those who have suffered loss or bereavement. The task, especially in the latter case, may not be an easy one, for if improperly worded instead of bringing comfort it might only add to the sorrow. The difficulty of the task should not prevent us from performing our duty to the best of our ability.

Let your letter be brief. Show your own sorrow or sympathy in well chosen words.

Be considerate, and omit mentioning names and the details of the sorrow, as they only open afresh the wounds.

Do not try to point out what might have been if this or that had been done.

Give comfort, or withhold writing. A fine example occurs in the correspondence of Charles Sumner, and part of his beautiful letter to Charlemagne Tower on receiving news of the death of Mr. Tower's father, is here given.

Cambridge, Friday Morning, May 11, 1832.

MY DEAR FRIEND:—

The moment I saw the black seal of your letter, my mind anticipated the sorrowful intelligence it bore. Permit me to join with you in grief. I offer you my sincere sympathies. The loss of a father I can only imagine; may God put far distant the day when that affliction shall come upon me! You have been a faithful son, and I know a joy to his eyes. I reverence the spirit with which you have sacrificed all your professional and literary predilections. You did that for your father's sake, and the thought that you did it on his account must be to you a spring of satisfaction and consolation as hallowed as the grief you feel. * * *

Believe me ever your true friend,

CHARLES SUMNER.

Perhaps no better specimen of a letter of condolence can be found than the following, from the pen of the lamented Lincoln. The original letter adorns the walls of a hall in the College of Brasenose, at Oxford, where it is looked upon with deep interest by American visitors and is treasured by the authorities of the college. It explains itself.

Executive Mansion,
Washington, Nov. 21, 1864.

DEAR MADAM:—

I have been shown in the files of the War Department a statement of the Adjutant-General of Massachusetts, that you are the mother of five sons who have died gloriously on the field of battle. I feel how weak and fruitless must be any word of mine which should attempt to beguile you from the grief of a loss so overwhelming. But I cannot refrain from tendering to you the consolation that may be found in the thanks of the Republic they died to save. I pray that our Heavenly Father may assuage the anguish of your bereavement, and leave you only the cherished memory of the loved and lost, and the solemn pride that must be yours to have laid so costly a sacrifice upon the altar of freedom.

Yours very sincerely and respectfully,

ABRAHAM LINCOLN.

To Mrs. Bixby,
Boston, Mass.

To a Friend on Loss of Home by Fire

Chatham, Ont., 1st July, 1913.

My dear Mrs. Holmes:—

I have just learned of your loss of last evening, and hasten to offer you my sympathy; for, except loss of life, there can be none greater than that of the home, round which so many pleasant memories cling, and in which we have gathered so many household treasures which no money can replace. I know also what a feeling of desolation must come over you to-day.

Accept my earnest sympathy, and, if I can in any way aid you, do not fail to call upon me. Yours,

E. A. DeWitt.

To a Friend on the Death of a Son

Winnipeg, Man., 4th Oct., 1913.

Mr. Eugene Eagan,
Camrose, Alb.

My dear Friend:—It is with deepest sympathy that I write to you, realizing how profound must be the sorrow when he is taken away who, for so many years, has been the comfort and pride of a father's declining life. Still a few more days here, and I trust we will all be united to friends who have been mercifully, no doubt, taken away from us who mourn here below.

I need hardly say that you can now, more than ever, rely upon my aiding you in any way in my power. Your most sincere friend,

Charles D'Orsay.

LETTERS OF LOVE AND COURTSHIP

No class of letters consumes so much time and thought, or causes the writer more anxiety than love letters; however, when true affection prompts the message, little guidance will be needed in the composition.

The charm of this correspondence lies in the similarity of tastes, and the tone of earnest affection which is given to the message.

Never indulge in flattery, but remember the first element of lasting affection is respect.

Ladies especially should be careful to preserve their dignity, and guard their future reputations when committing anything to paper.

Secret correspondence should not be indulged in. Liberty from parents or guardians should always be sought first.

We give no samples of love letters. No one would want to receive one written in a copied form. If to be without a copy leaves a fellow to make a fool of himself, better for the other party to find it out early.

Asking Permission to Call

16 Hawley St., March 15, 1904.

DEAR MISS BREE:—

Presuming somewhat upon our former acquaintance, I hope to be pardoned for this little note, which is to ask permission to correspond with you, and also to have the pleasure of calling on you at your home.

Anxiously awaiting a favorable reply,

I am very truly your friend,

CHARLES G. VENN.

Miss Mary E. Bree,
204 Elm St., City.

A Favorable Reply

204 Elm St., March 16, 1904.

DEAR SIR:—

Our former acquaintance, though not extensive, has been pleasant, and I do not find it in my heart to object to your kind request.

With pleasure I subscribe myself, Your sincere friend,

MARY E. BREE.

An Unfavorable Reply

City, March 16.

DEAR SIR:—

Your very kind note has been duly received, and in reply I am permitted to say but this: Although highly flattered by your request, I am not at liberty to grant it. With sincere regards,

I remain your friend,

MARY E. BREE.

Charles G. Venn,
16 Hawley St.

From a Gentleman to the Father of a Lady, Requesting Her Hand in Marriage

No. 356 Greenwood Ave.,
Lockport, N. S., 5th March, 1913.

Mr. JOHN FENTON,
Lockport, N. S.

My dear Sir:—I am certain you will not be surprised when I tell you that, through my frequent visits at your house and your kind hospitality to me, I have learned to regard your daughter with a most sincere affection. Knowing that her welfare and happiness must be the first consideration with you, I hasten to acquaint you with my feelings.

I am, as you are aware, not lacking in this world's goods; and, if an honest and sincere affection can secure her happiness, these certainly shall not be wanting. Will you trust her to me? I anxiously await your answer.

Very respectfully,

CLARENCE SHAW.

Notes of invitation for large gatherings are usually engraved or printed and should be sent at least a week or ten days in advance, and should be written in the third person.

Among friends of long acquaintance a familiar note is in better taste.

For less informal gatherings, invitations may be sent out nearer the date of the occasion, and need not necessarily be written in the third person.

Notes of invitation for teas, luncheons and evening parties should be written in the name of the hostess.

The time-worn custom of *presenting compliments* in an invitation is passing out of usage.

Invitations to dinner, breakfast, or luncheon require prompt answers, and the answer should be written in the same form as the invitation.

Invitations to receptions or an "At Home" do not require an answer. If the person receiving an invitation is unable to attend an "At Home or "Afternoon Tea" it is proper to send her card the afternoon of the occasion.

Wedding invitations should be issued not later than fifteen days, nor earlier than four weeks before the date of the ceremony.

They are either engraved or printed (printers now have several fine lines of type that produce work about equal to engraving) on fine white or cream tinted paper, the correct size of which is about $7\frac{1}{4}$x$6\frac{1}{2}$ inches and folds once to fit the envelope.

INVITATIONS TO LUNCHEON

Mrs. John Cass Morgan

requests the pleasure of

.....

company at luncheon

on .....

at ..... *o'clock*

Ten Park Avenue.

Invitation by Note

69 Dorchester St., May 12, 1912.

DEAR MRS. PATTERSON:—

I should be pleased to have you lunch with me on Tuesday, the ninth, at half past one o'clock.

Trusting no previous engagement will compel you to deny us the pleasure of your company, I am,

Sincerely yours,

ETHEL B. HARRIS.

or

It is quite correct for the hostess to mail her calling card, with the announcement,

Luncheon at 1:30 o'clock

May ninth

written beneath her name.

Invitations to Receptions

These invitations are now sometimes issued in the name of the gentleman as well as that of his wife, reading,

Mr. and Mrs. Henry Coghill

at home

Thursday afternoon, April 28

from four until seven o'clock

Twenty-six Congress Ave.

When a mother and daughters receive, the card is in this form,

Mrs. Henry Coghill,

The Misses Coghill

at home

Etc.

Invitation to Evening Party

Mrs. Elliott requests the pleasure of Mr. and Mrs. Shaw's company on the evening of May 4th at eight o'clock.
14 Kingston Place.

Invitation to Ride

Mr. Bell would be much pleased if Miss Rennie would accompany him in a drive to Lookout Point this afternoon at two o'clock, May 10th, 1912.

ANSWERING INVITATIONS

Accepting Invitation to Lunch

Mrs. William K. Norman

accepts with pleasure

Mrs. John C. Morgan's

kind invitation to luncheon

on Friday, May 6th

at one o'clock

Reply to Familiar Note

DEAR MRS. HARRIS:—

It gives me much pleasure to accept your kind invitation to luncheon on Tuesday, the ninth, at half-past one o'clock.

Sincerely yours,
JEAN A. PATTERSON.

Regret in Answer to Invitation to Evening Party

Mr. and Mrs. Shaw regret that owing to the ill health of their little daughter, they are compelled to decline Mrs. Elliott's kind invitation for May fourth.

Maplewood House.

The ability to gracefully accept or decline an invitation is quite as essential as to know how to write an invitation.

WEDDING INVITATION

Mr. and Mrs. Charles H. Hillman

request the honor of

your company at the marriage of their daughter

Edna May

to

Louis Bates Gould

on Wednesday Evening, May fourth

Nineteen Hundred Four

at half-past six

(church or home address)

At home

Kensington, Iowa

Where a reception follows the wedding, a card of medium size is enclosed with the wedding invitation, and may be inscribed thus:

Reception

from seven o'clock,

Twenty Conklin Avenue

When a wedding has been celebrated with only a few friends present, it is customary to send out announcement cards. They are posted on the day of the wedding to all friends of the bride and groom. The usual form of such announcement reads:

Mr. and Mrs. William Kennedy

have the honor of announcing

the marriage of their daughter

Florence

to

Mr. Abner S. Woodman

on Thursday, May fifth

nineteen hundred and four, at

St. Stephen's Church

This announcement may be accompanied by a card bearing the joint name of the newly married pair, giving the address of their future home.

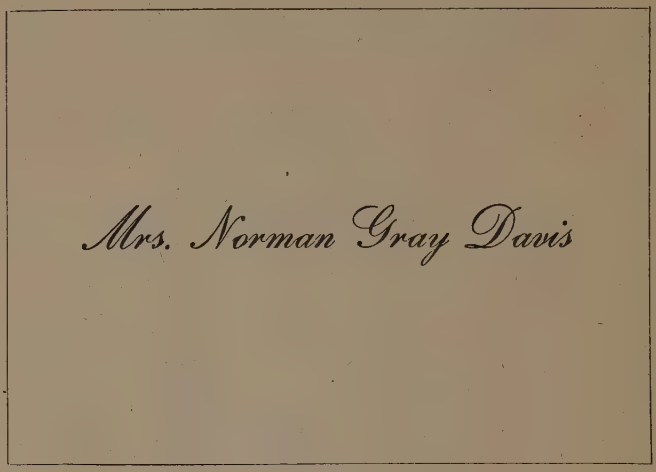
CALLING AND BUSINESS CARDS

Visitings Cards for Ladies.—Usually a married lady's card is larger than the one used by unmarried ladies.

Pure white bristol board of medium weight with the name engraved or printed in script in black ink are the only ones used in good society. Never use bevel or gilt-edged cards or any decorations other than the name, address, and day at home. In small towns the address may be omitted.

Untitled Lady's card should never bear any title other than *Mrs.* or *Miss.* She is not privileged to use on her card her husband's professional or dignitary title.

Cards of the most approved style give the full Christian name or names as well as the surname.



CONTRACTS

A simple contract may be defined as "an agreement by which two parties mutually promise and engage, or one of them only promises and engages, to the other, to do or abstain from doing some particular act, or to give some particular thing." From this definition it appears that to constitute such an agreement there must be (1) the reciprocal or mutual assent of two or more persons; (2) a good and valid consideration, and (3) something to be done or omitted to be done which is the object of the contract. In these requisites there are involved two conditions: (*a*) that the assenting parties shall be competent to contract, and (*b*) that the object of the contract shall be in itself legal. There must be a concurrence of intention between the parties, one of whom or each of whom promises something to the other who on his part accepts such promise. The party making the promise is called the "promisor," and the party to whom the promise is made, the "promisee." Each party may be bound to the other by a **"mutual contract."** For example, a cantractor hires a workman to work for him by the day, by the month, or by the piece, and agrees to pay for the work done. The workman agrees to do the work, and the contractor agrees to pay. Each promises the other, and their mutual promises constitute a contract, the "promise" of each being the "consideration" for the promise of the other. When the contract binds one party only, it is said to be **"unilateral,"** for example, where a person becomes **surety** for another. A says to B, "If you choose to employ this man as a collector for a week, I will be responsible for all such sums as he shall receive during that time." That would be a unilateral contract, A being bound by it, but B not being bound to employ the man. If, however, B employs the man, then the guarantee attaches and becomes binding on A.

There is also the case of a contract by a **"minor."** A minor may sue upon a contract made with him, though he cannot be sued; for "infancy" is a personal privilege. So in the case of a contract required by law to be **in writing**

and signed. If one of the parties signs the contract he may be sued upon it by the other, while the other party cannot be sued because he did not sign.

Contracts have been divided into three classes, namely, (1) **simple contracts,** (2) **contracts under seal,** and (3) **contracts of record.** These distinctions are only as to the mode of formation, and do not affect the substance of the contract, its method of enforcement, or any action founded upon it. "Simple contracts" are subdivided into two classes, namely, contracts **formed by agreement,** and contracts which are **implied in law.** But a concurrence of intention, a promise or offer, and a consideration, are essential elements in both classes. The contracting parties must agree or **have the same intention** concerning the matter agreed upon, for if one of the parties has not agreed to all its terms, there is no contract. If there is a "mutual mistake," the contract will not be binding.

The representations of fact on which a contract is founded must be substantially true. Where a representation of fact is made by one person to another, with the intention of inducing him to act, and the party to whom the representation is made does act upon it, and the representation turns out to be untrue, the contract may be avoided upon that ground.

The "**consideration**" for the promise may be expressed or implied. A promise merely "**voluntary,**" that is, made without consideration, is not binding in law, if the agreement is in the form of a simple contract. But a contract or promise without any consideration expressed, may be made binding by using the formality or solemnity of affixing a seal after the name of each contracting party. Even in the case of a promissory note, the party giving the note will not be liable upon it to the party to whom it was given if there was no consideration. But if the note passes into the hands of a third party for value, he can enforce payment against both the maker and endorser. Considerations are said to be "**executed**" where something is paid, or some act is done in return for the "promise"; or they are "**executory,**" which means a promise to do or to give something in consideration for the promise made by the

other party. In such cases the contract is usually described as consisting of "**mutual promises,**" the promise of one party being the consideration for the promise of the other. A promise made for a "past" consideration cannot be enforced unless it is under seal. The above is stated mainly with reference to simple contracts by agreement between parties.

There are also "**implied contracts,**" or simple contracts arising by implication of law. If a man purchases goods the law implies a contract to pay for them, etc. The only difference between an expressed and an implied contract is in the mode of proof. An expressed contract is proved by **direct** evidence, an implied contract by **circumstantial** evidence. But an expressed contract necessarily supersedes and excludes any implication as to the matters which are expressed. Agreements creating contracts may be in writing, and in many cases they are required by law to be **expressed in writing;** for example, an agreement for the sale of land, or an agreement to become surety for another. Agreements expressed in writing are subject to the rules of construction relating to written documents.

A contract may be created by correspondence between two parties. One letter, or several letters taken together, may constitute an **offer,** and one or several letters in reply may constitute an acceptance of the offer. When the letters result in a final and definite offer and acceptance of certain specified terms and conditions, a contract is thereby created. Material representations, made for the purpose of inducing another to enter into a contract, if untrue, may furnish sufficient grounds for afterwards avoiding it.

Where an offer is made or accepted by an "agent," it is of the same validity as if made by a principal; but the person seeking to hold the principal liable must prove that the party with whom he contracted was the agent of the person against whom he is enforcing the contract. The defence may show, however, that the agent was not acting within the scope of his authority.

An offer may be made, limited to a fixed time. If not accepted within that time, there is no contract. Such an offer may constitute what is called an "**option.**" Indeed, the words "**offer**" and "**option**" mean practically the same

thing. But the offer or option may be withdrawn by the person who made it at any time before acceptance. If, however, the person to whom the offer is made has given any consideration for it, then the option will be binding, and cannot be withdrawn before the time fixed. An offer cannot be **revoked** after it has been accepted by the other party. A revocation to be effective should be communicated to the other party before acceptance. A letter of revocation, although dated and posted before the acceptance, will not be effective if not received until after the acceptance. On the same principle, an acceptance of an offer may be withdrawn before it is communicated. After the acceptance has been communicated to the party making the offer, it cannot be revoked without his consent. A contract for the sale of land is deemed to be complete at the time of the acceptance of the offer. After a contract for the sale of goods is accepted the property in the goods passes to the buyer, as from the date of the acceptance.

Simple contracts arising independently of agreement, that is, contracts **implied in law,** include transactions affecting the parties by imposing a liability on the one side, and a correlative right on the other.

Contracts "**implied in law**" include the following, namely: debts for money paid by one party for the use or benefit of another, debts for money received by one party for the use of another, debts for money found to be due upon accounts stated between the parties, such liabilities being recognized in the courts as simple contract debts. When several persons are "**co-debtors**" for the same debt or liability which as between themselves is payable in several shares, and one is compelled to pay the whole, or a part greater than his share, he is entitled to recover from each of the others a "**contribution**" or proportion of the excess beyond his own share, as a debt for money paid; as where one of several owners of land subject to a rent charge or a tax is made to pay the whole, he has a right to claim contribution from the others. Where several persons are "**co-sureties**" for the same debt, and one of them is called upon to pay more than his share, he has *prima facie*, and subject to any special agreement between them, the right to "**contribution**" from

the others proportionately to the amounts for which each is a surety. This right the surety who pays can enforce against his co-sureties in an action for money paid. The above are examples of implied contracts.

Contracts under seal are formed by a deed sealed and delivered. They involve an agreement, inasmuch as the parties, by executing the deed, agree to the matter contained in it, but they derive their legal effect from the formality of the seal which is used to witness the agreement, and not, like simple contracts, from the mere fact of the agreement. In general it is optional with the parties to put agreements into the form of a deed under seal. But agreements as to some matters and for some purposes are required by law to be made by deed.

A "**voluntary**" or gratuitous promise, that is, one made without a consideration, is void of legal effect, unless made by deed. A deed is a writing or instrument written, sealed, and delivered, to prove and testify the agreement of the parties whose deed it is to the things contained in it. The **execution and delivery of a deed** may be attested by a witness, who signs a formal statement, written on the deed, to the effect that it was signed, sealed and delivered in his presence. A party to the transaction should not be an attesting witness. But the parties may swear to the execution of the deed. A deed takes effect from the **delivery.** It is presumed to have been delivered on the day on which it is dated, but it may be proved that it was delivered on a different day. The date of **execution** governs the interpretation of expressions of time not otherwise definitely fixed. Where parties to a deed contemplate that it shall be executed by all the persons named therein, it is not binding upon an executing party if that condition is not complied with. The delivery of a deed may be **made upon a condition,** so that the delivery is not complete and the deed not binding until the condition is satisfied. It is then called an "**escrow.**" Delivery as an escrow may be made whilst the party retains the deed in his own possession, or upon delivery of possession to a third party, or to the solicitor of the other party. Upon performance of the condition, such as the payment of money, or the procuring or registration of a discharge of

mortgage, the deed becomes effective from the **date of the original delivery.**

A deed made between two or more parties is usually called an **"indenture,"** because originally made in duplicate on one sheet, and cut apart with edges indented so as to fit into each other.

A **"deed poll,"** so called because the edges were cut smooth or polled, is a deed made by one party only. The promisee does not execute the deed, but is identified by name or designation in the body of it, and is entitled to take the benefit of the deed subject to the conditions and provisoes therein expressed.

Contract of Record. A "record" is a memorial or entry of the acts or proceedings of a court of record. The enrolment, or entry in the roll of the court, is essential to constitute the record. A record is conclusive of its contents and admits no averment or proof to the contrary. The "judgment" in an action, when final, is entered upon the roll of the court containing the record of the action. After the commencement of an action the parties may come to an agreement as to the entry of a judgment. A judgment for payment of a certain sum of money may be treated as a distinct debt or claim on which a new action may be brought. The judgment of a court of record merges or extinguishes the cause of action, on which it was founded, and the judgment is a bar to the original cause of action. The cause of action is changed into a matter of record, which is of a higher nature, and the inferior remedy is merged in the higher.

Agreements Made in Writing. By the Statute law some contracts are required to be made in writing. The "Statute of Frauds" is the most important of those which require a written contract. That statute, which was passed in the reign of Charles the Second, contains a number of provisions which make it essential that at least five classes of contracts shall be in writing and signed by the parties. They are (1) **A special promise to answer for the debt, default or miscarriage of another.** The promise must be made to the person to whom another is answerable, and it must be a promise to answer for a debt of, or a default in, some duty by that other person towards the promisee. This provision applies to such

cases as where a man promises to be answerable for the safe using, delivery, and return of a horse borrowed by another. Or a promise to indemnify another from the consequences of becoming bail for a third person in a civil action. (2) **Any contract for the sale of lands or tenements, or any interest in or concerning them.** This refers to agreements not operating as an immediate transfer or conveyance of land, such as a contract to execute a grant, transfer, or conveyance at some subsequent period. But if there has been a "part performance" of an unwritten agreement, such as to place the parties in a different position from that in which they would have been if there had been no contract, the contract may be enforced. For example, where a verbal contract is made for the sale of land, and the purchaser has taken possession, the court will compel him to carry out the contract notwithstanding that there is no written agreement. The statute includes contracts for the sale of any "interest" in lands or tenements. Certain leasehold agreements, agreements to make alterations and repairs in buildings, and agreements for the sale of growing timber and underwood, are required to be in writing and signed. (3) **Any agreement which is not to be performed within a year from the making thereof.** This extends to all contracts which are not, by the terms of them, to be fully and completely executed within a year. A part performance of such a contract will not make it binding. For example, a person who verbally agrees to take a literary work published in numbers, which was not intended to be completed in a year, and who has taken several of the numbers, cannot be held liable upon the contract as to the remainder. A verbal contract for a year's service, to commence on a future day, is not binding. A verbal contract not to carry on the same kind of business within five miles is not binding. (4) **Any promise by an executor or an administrator to render his own estate liable for damages.** The promise of an executor or an administrator to pay a debt of the testator or intestate is a mere *nudum-pactum* and does not impose any personal liability, unless there is some consideration for the promise. (5) **Any agreement made in consideration of marriage.** For example, if a father promises A that

he will give his daughter $1,000 if A marries her, must be in writing. All promises and agreements made by one person in consideration of the completion of a marriage by another must be in writing. A promise by a husband before marriage that he will make some provision for his wife in his will cannot be enforced if not made in writing. In addition to the above there is also a provision in the Statute of Frauds with regard to the sale of goods, which says, "**No contract for the sale of any goods, wares, or merchandise, for the price of 10 pounds sterling (in our Canadian Statute $40) shall be allowed to be good, except the buyer shall accept part of the** goods so sold and actually receive the same, or give something in earnest to bind the bargain, or in part payment, or unless some **note or memorandum in writing of the bargain be made and signed** by the parties to be charged, or their agents thereunto lawfully authorized." This provision was held not to extend to contracts for the sale of goods not manufactured. To remedy this, a statute was subsequently passed, which made the provision applicable, notwithstanding that the goods were intended to be delivered at some future time, or were not at the time of the contract actually provided or fit for delivery. Of course, if the goods are delivered at the time of sale, there is an implied or expressed contract on the part of the purchaser to pay the price, or the value, if no price is specified, which can be enforced by action. The memorandum in writing need not be a formal contract. It is sufficient if the terms of the contract can be ascertained from the written proposal. A letter may be interpreted by the aid of other letters. But the names of the parties and the terms of the contract must appear from the writing or writings.

Illegal Contracts. An agreement may involve some matter or purpose which is illegal, and which renders it void. The burden of establishing illegality rests upon the party asserting it. A contract may be illegal at common law, or it may be illegal because it violates some statute. Illegal contracts include such agreements as are contrary to "public policy" and morality. Public policy requires that a contract to commit a **crime,** or to give a reward to another to commit a crime, shall be necessarily void. The courts have carried

this principle still farther, by holding that contracts to **commit an immoral act,** or to give money or reward to another to commit an immoral act, or to do something against the general rules of morality, shall be void. A contract is void if prohibited by statute, though the statute inflicts a penalty only, the sole question being whether the statute means to prohibit the commission of the act.

Contracts Against Public Policy. Any agreement tending to interfere with, or to unduly influence, the legislature, or the government, is illegal and void. For example, a promise to a member of the legislature in consideration of his giving or withholding his vote upon a bill before Parliament. Any agreement involving bribery, or undue influence, at the election of a member of Parliament, or at any election for municipal office, is illegal and void. An agreement to create a "monopoly" is against public policy, and therefore void. A contract to pay a man for burning a building, or a contract to pay for printing a libellous book, is void.

Agreements in Restraint of Trade. In contracts for the formation or dissolution of a partnership, or for the employment of an agent or servant in a particular trade or business, or for the sale of the "good will" of a business, stipulations are frequently made restraining a party from trading or doing business within certain limits. In so far as such restrictions are necessary for protecting the interest of the person purchasing, they will be upheld and enforced. But an agreement "in restraint of trade" is bad if **"unreasonable"**; it may be made reasonable by limitations of time or space. The question of "reasonableness" is a question of law. The court must construe the provisions of the agreement and determine whether it is reasonable or unreasonable. If an agreement in restraint of trade is limited in point of "time," it is not necessarily bad if unlimited in "space," and a restraint which is limited as to space may be unlimited as to the time of its continuance.

Void and Voidable Contracts. A contract which is "void" has no legal effect, and binds neither party. A contract which one of the parties may set aside under certain conditions is "voidable" only, but unless and until set aside it is binding on both parties. A party may acquiesce in a void-

able agreement. A void contract is a *nullity ab-initio.* The ditinction between the terms "void" and "voidable" in their application to contracts is often one of great practical importance. A void contract is incapable of confirmation or ratification. A voidable contract may be confirmed by the party who can avoid it. A contract which is contrary to positive law, or which violates principles of common morality, or public policy, cannot be enforced or confirmed. A contract to pay a man a sum of money if he will assault or imprison another, an agreement to indemnify a sheriff from the pecuniary consequences of permitting a prisoner to escape, and all contracts or agreements made for obstructing or interfering with the administration of public justice, are utterly null and void.

Contracts by Minors, Lunatics and Persons who are under Restraint. At the common law, contracts made by a person during infancy, except for "necessaries," were as a general rule voidable; that is, the infant might refuse to be bound by the contract. But after coming of age he might give validity to the contract by a new promise, or by any other ratification. A contract made by an infant (a person under 21 years of age) prejudicial to him, is absolutely void. By an Imperial Statute passed in 1874, all contracts entered into by infants for the repayment of money lent or to be lent, or for goods supplied or to be supplied—other than contracts for necessaries—are declared to be absolutely void, and any promise made by an infant after coming of age to pay a debt contracted during infancy, or any ratification made after full age, of any contract made during infancy, cannot be enforced.

Under the Ontario Insurance Act, a minor who is 15 years of age may insure his life for his own benefit, or for the benefit of his father, mother, brother, or sister, and any premium notes given by such minor will be valid and enforceable. The act respecting apprentices and minors makes infants who are over the age of 16 years, and not living with their parents or guardians, liable on their contracts for work or services. The contracts of an "insane" person are of no validity. It is sufficient if the party is incapable of understanding the contract when its purport is explained

to him. But a contract made with an insane person may be ratified by him when he recovers his sanity. The parties seeking to avoid the contract must prove the insanity. The insanity of a principal revokes the authority of his agent.

Limitation of Actions. The right of action for a breach of contract may be barred by the Statute of Limitations. On simple contracts, the action must be commenced within six years after the cause of action arose, but many classes of actions are limited by special statutes. As a general rule an action upon a bond or other contract under seal may be commenced at any time within 20 years after the cause of action arose. But actions upon covenants contained in a mortgage are limited to 10 years by Canadian Statutes, and to 12 years under the English Real Property Limitation Act. As a general rule the time begins to run from a breach of the contract.

Performance.—A person who undertakes to perform a job of work by special contract, must perform his contract before he is entitled to his pay. If a person is hired for six months, or other definite time, and leaves before the end of it, without reasonable cause, he loses his right to wages for the period he has served. But if he is dismissed without cause he can recover for the whole term—at its expiration—less what he has been able to earn since dismissal, if anything; it is his duty to seek other employment and thus reduce the amount of damages. It is no sufficient cause for abandoning one's contract, that he was put upon work not contemplated at the time the contract was made, unless his contract calls for specific kind of work; but if he is prevented by sickness from laboring during the stipulated period, he may recover for his services as much as his services were worth, for the time he labored, though there are some exceptions to this rule.

Rescinding.—In general, a contract cannot be rescinded, unless by consent of both parties, except in case of fraud. A party having a right to rescind a contract, must exercise the right within a reasonable time.

Where parties agree to rescind a sale once made and perfected without fraud, the same formalities of delivery, etc.,

are necessary to revest the property in the original vendor, which were necessary to pass it from him to the vendee.

Tender.—A tender of payment does not bar, or extinguish the debt; for the debtor is still liable to pay it, but it bars the claim to subsequent damages, interest and costs of defense against the plaintiff. A debtor should tender the full amount of the debt with the interest and costs which have accrued.

Damages.—The general rule of law respecting the measure of damages is, that where an injury has been sustained, for which the law gives a remedy, that remedy shall be commensurate with the injury sustained.

HOW A CONTRACT SHOULD BE WRITTEN

Pen and Ink Should Be Used in writing a contract, but the use of a pencil will not render the contract invalid. The contract should be written in plain and unequivocal language, and the law does not in general require a formal contract drawn up with technical precision.

Oral Agreements between master and servant for one year or under are binding.

The Contract Should Be Dated, and care should be taken that the date be not a Sunday. Holidays are on a different basis from Sunday. It is said that a holiday is a privilege, not a duty, and probably contracts made on a holiday are legal, unless expressly forbidden by statute. But a contract made on Sunday may be ratified another day and thereby made effective. A will dated on Sunday is not invalid.

Erasures or Interlineations made in the body of the contract should be initialed by the witness to the document to indicate that they had been made before the contract was signed.

Any Material Alteration in the contract after it is signed, if

made by a party to the contract without the consent of the other party will discharge the contract.

Contracts should be prepared and signed in duplicate, triplicate, etc., according to the number of persons concerned in them. Each party should be furnished with a copy.

It is the presumption of the law that a person in making a contract intends to bind not only himself but his legal representatives. Such representatives may therefore sue or be sued on a contract, although not named in it.

Letters May Constitute a Contract.—If a letter containing an offer is answered by another, accepting it, the two letters taken together constitute the written contract. If an order for goods is sent and filled it is a written contract as far as the writer is concerned, but not as to the other party. A telegram in the same way may be a written contract.

Agreement, (General Form)

AGREEMENT, made this tenth day of June, 1912, between Wm. Gill of the village of Bethune in the county of Regina and province of Saskatchewan, party of the one part, and Henry Clay of the village of Regina, in the county of Regina, and province of Saskatchewan, party of the other part.

Whereas [*insert recitals if any*].

Now this agreement witnesseth that [in consideration of..... (a)] the parties hereto for themselves, their (heirs), (b) executors, administrators and assigns, respectively, mutually covenant and agree as follows:

(When more than two parties covenant, substitute for the above); *Witnesseth,* that in consideration of (the premises and of) (one) dollar now paid by each of the parties hereto to the other of them respectively, they, the parties hereto, for themselves, their and each of their heirs, executors and administrators, do hereby respectively covenant and agree with the other of them, his heirs, executors, administrators and assigns, as follows:

That [*here insert particulars of agreement*].

In Witness Whereof, the said parties have hereunto set their hands (and seals).

WM. GILL.
HARRY CLAY.

Signed, sealed and delivered in the presence of
ARTHUR WATSON.
RICHARD BRYSON.

(a) If an instrument is not under seal, the actual consideration should be stated; but if it is under seal the actual consideration need not usually be mentioned, and the seal is said to "import" consideration, or in other words, that prima facie an actual consideration has passed, and evidence that no consideration actually passed must be given before a Court would set aside on the ground of absence of consideration, an instrument under seal. It is usual to state a nominal consideration—e. g., one dollar—even in instruments under seal.

(b) In an instrument relating to real property the word "heirs" should be inserted.

AGREEMENT BETWEEN EMPLOYER AND EMPLOYEE

Master and Servant, Clerk, or Workman

AGREEMENT, made the fourth day of April, 1912, between John Reid of St. Johns, hereinafter called the employer (or master), of the one part, and James Gove of Halifax, hereinafter called the employee (or servant, clerk, etc.) of the other part.

The said James Gove covenants and agrees that he will faithfully, honestly and diligently serve the employer in the capacity of a clerk, in the employer's business (or profession) of a storekeeper in the (town) of St. Johns, and that he will devote his entire time, labour, skill and attention to such employment and obey the lawful and proper orders and directions of the employer and his partner or partners between the hours of eight o'clock in the forenoon and six o'clock in the afternoon, save and except.....and that the said hours are to be the hours of said employment.

And in consideration of such service the employer covenants and agrees to pay to the employee the sum of ($10.00) Ten dollars for and in each and every (week) that the employee shall remain in the employer's service, beginning on the first day of May next.

Provided, that such service may be terminated by either party hereto giving the other party twelve days' notice (in writing) or, at the option of the employer, on payment by the employer to the employee two (weeks') wages (or as may be agreed).

In Witness Whereof, the parties hereto have hereunto set their hands and seals.

JOHN REID.
JAMES GOVE.

Signed, sealed and delivered in the presence of
WALTER PAUL.

OFFER TO PURCHASE OR SELL LAND

To Henry Hart of New Westminster, B. C.

I hereby make you, or your assigns, the following offer, which shall be open for acceptance in writing until ten o'clock on the fourth day of April, 1912, but no longer:

I offer to (purchase or sell as the case may be) all that certain parcel of land, situate, etc., for the price or sum of ten thousand

dollars, payable as follows. The sum of.....dollars on the acceptance hereof; (the further sum of ..... dollars by assuming as part of the consideration money an existing mortgage for ..... dollars;) the further sum of ..... dollars on the acceptance of title and delivery of conveyance; and the remaining sum of ..... dollars to be secured by a mortgage on the land, with interest on the mortgage money from the date of acceptance hereof at the rate of five per cent per annum, payable (half-yearly); said mortgage to be a first incumbrance, and to contain a bar of dower, if agreed, and to contain a power of sale to be exercised after (one month's default upon ..... day's notice). (Here state any other special provisions.)

The vendor shall pay the proportion of taxes to (date of acceptance), after which they shall be paid by the purchaser.

The purchaser shall take the said property subject to existing tenancies, and shall be entitled to all rents from the date of acceptance, and shall pay to the vendor the unearned portion of the existing insurance premiums.

The vendor shall not be bound to produce any abstract of title or any deeds, copies of deeds, or any other evidences of title except such as are in his possession.

The purchaser to search the title at his own expense, and to have fifteen days from the date of acceptance to examine it, and shall be deemed to have accepted the title except as to any written objections made within that time. If any objection be made within that time the vendor shall have a reasonable time to remove it; but if he be unable or unwilling to do so, he may, notwithstanding any intermediate correspondence, cancel the contract and return the deposit, and shall not be liable to the purchaser for any expenses incurred by him.

This offer, if accepted as aforesaid, shall, with such acceptance, constitute a binding contract of purchase and sale, and time shall be strictly of the essence hereof.

In Witness Whereof, I have hereunto set my hand (and seal) this twentieth day of March, 1912.

WITNESS: PAUL MCDOUGAL. FLOYD JONES.

ACCEPTANCE OF OFFER.

I Hereby Accept the above offer, and agree to fulfil the terms thereof.

In Witness Whereof, I have hereunto set my hand (and seal) this ..... day of ....., 19.....

WITNESS: .....

.....

PROMISSORY NOTES AND BILLS OF EXCHANGE

"A Promissory Note is an unconditional promise in writing made by one person to another, signed by the maker, engaging to pay on demand, or at a fixed or determinable future time, a sum certain in money, to, or to the order of, a specified person, or to bearer."

(1) It will be noted that the promise must be **"unconditional,"** that is, it must be subject to no conditions other than presentment for payment, protest and notice of dishonour, in so far as these conditions attach to negotiable paper. If any condition is inserted in the instrument, it may render it void as a note, although it may, when accepted and acted upon, be valid as an agreement or as evidence of an agreement.

(2) The writing must contain a **"promise"** engaging to pay. An I.O.U. containing a promise to pay, is a promissory note. For example, "I.O.U. $100, to be paid on the 22nd instant," signed and delivered, was held to be a promissory note. But a writing in the form, "Good to A.B. for $100, on demand," is not a promissory note.

(3) The promise must be **"in writing,"** and must be "made by one person to another." A letter or writing given by A to B undertaking to pay C a sum of money, cannot be sued upon as a promissory note, although it may be used as evidence of a contract to pay money to C.

(4) It must be **"signed by the maker."** The signature of any party may be made by a duly authorized agent, and the authority of the agent may be established as in all other cases. Each partner is the agent for the firm, and may sign the partnership name to promissory notes for partnership business. The signature to a note must be that of the principal, or the agent must state that he signs on behalf of the principal. A general power to sign notes, etc., and to superintend, manage and direct the affairs of the principal, gives the agent power to sign or endorse notes.

(5) **"On demand,"** or **"at a fixed or determinable future time."** A note must not be expressed to be payable on a

contingency. A conditional writing or instrument does not become a note upon the fulfilment of a condition, it must be a perfect instrument when delivered or issued, and it must be imperative.

(6) It must also promise to pay **"a sum certain in money."** The following are not promissory notes—not complying with the definition: A promise to pay "out of a particular fund." A promise to pay "in cash or by mortgage upon real estate," although it may be good as an agreement. A promise to pay "half in cash and half in goods." A note made in Canada payable in Chicago in American currency is good. The money must be payable to a "specified person or to bearer." A note may be drawn payable to the maker's order. When it is endorsed by him it becomes a valid note payable to bearer, but not until it is so endorsed.

Special Features. One inherent quality of promissory notes and bills of exchange is their **"negotiability."** A negotiable instrument is one which may be transferred by delivery, if it is payable to bearer, or by endorsement and delivery, if it is made payable to order. The instrument itself and the debt or money represented by it are thus transferred from one person to another. The maker of a note or the acceptor of a bill engages that he will pay it according to its tenor. He is the principal debtor. Each endorser engages that it will be paid according to its tenor, and that if it is dishonoured he will compensate the holder or any subsequent endorser who is compelled to pay it, if the requisite proceedings on dishonour are duly taken. He is estopped from denying the genuineness and regularity of the maker's signature, and he is precluded from denying to a subsequent endorsee or bona-fide holder that the bill or note was at the time of his endorsement a valid and subsisting instrument, and that he had then a good title to it. But an endorser may relieve himself from personal liability by writing the words, "without recourse," or words having some similar meaning, after his signature. With the exception of bills or notes payable on "demand," they do not become due and payable at the time mentioned in them, and are not due until the third day after the date fixed for payment. The three days added—called **"days of grace"**—are allowed in all cases

except where the bill or note is payable on demand. When the last of the three days falls on a Sunday or on a legal holiday, then the day next following, not being a legal holiday, shall be the last day of grace, and a bill or note is not "dishonoured" and cannot be legally protested for non-payment unless it is presented at the place of payment named in it for payment, on the last business hour of the last day of grace. When a promissory note becomes due and is not paid when it is duly presented for payment, it is said to be **"dishonoured,"** and may be **"protested."** Where a bill or note is made payable at a particular place, it must be presented for payment at that place, but if no place of payment is specified, **"presentment for payment"** is not necessary in order to hold the maker liable; and a presentment at the place mentioned in the note, or if no place be mentioned, a presentment to the maker for payment, is sufficient in all cases to hold the endorsers liable. When a place of payment is mentioned by memorandum only, presentment at that place is sufficient. An endorser becomes liable to every subsequent holder to the same extent as the maker. Where a note payable on demand has been endorsed it must be presented for payment within a "reasonable time," after the making of the instrument. In determining what is a reasonable time, regard must be had to the nature of the instrument, the usage of trade, and the facts of the particular case. If a bill or note, payable on demand, is not presented within a reasonable time, the endorsers, if any, are discharged. But where a note has been given, with the assent of the endorser or endorsers, as a **"collateral or continuing security,"** it need not be presented for payment so long as it is held as such security. When a promissory note becomes due and is not paid, it may be **"protested"** by the holder for non-payment, and notice of protest or of the non-payment (where there has not been any protest), must be sent to each endorser. But in order to render the acceptor of a bill or the maker of a note liable it is not necessary to protest it. A bill or note drawn and payable within Canada is called an "Inland Bill." It is not necessary to protest an Inland Bill except in the Province of Quebec. A protest of any bill or note within Canada, and

any copy thereof as copied by a notary or justice of the peace, shall in any action be *prima-facie* evidence of presentation and dishonour, and also of service of notice of such presentation and dishonour as stated in such protest.

It is usual to send a notice to the maker also, but it is not necessary, as he can only relieve himself from liability by payment, and cannot object that he has not received notice or that the note has not been protested. The notice of non-payment (called Notice of Dishonour) must be mailed or delivered not later than by noon of the day following the day when the bill or note becomes due. The statute says, (Section 97), "Notice of dishonour, in order to be valid and effectual, must be given not later than the juridical or business day next following the dishonour of the note." It must be given by or on behalf of the holder, or of an endorser, who is liable to the holder, etc.

A note or bill payable **"at sight,"** or at a fixed period **"after sight,"** must be "presented" for payment. Days of grace are allowed in the case of notes or bills payable at or after sight. A sight draft (which is another name for a bill of Exchange) presented and accepted on the 1st of March, is due on the 4th of March. A note payable "at sight," presented for payment, is due on the third day after presentation. A bill or note, made payable 30 days "after sight," is due and payable on the 33rd day after presentment. Every bill or note made payable at a month, or months, after date, becomes due on the same numbered day of the month in which it is made payable, as the day on which it is dated, unless there is no such day in the month in which it is made payable, in which case it becomes due on the last day of that month, with the addition, in all cases, of "days of grace." A note dated the 29th or 30th of November, payable in three months, will be due on the 3rd of March following, whether the year is leap year or not.

Joint Notes. A promissory note may be made by two or more makers and they may be liable thereon "jointly" or "jointly and severally." Where a note reads "I promise to pay," and is signed by two or more persons, it is deemed to be their "joint and several note." But if the note reads, "We

promise to pay," and is signed by two or more persons, it is deemed to be their joint note only.

Judgment against one of the makers of a "joint" note discharges the other. This is not the result if the note be "joint and several." If a note reads, "I, David Jones, promise to pay," and is signed by Thompson as well as by Jones, Thompson may thus render himself liable as an "endorser." An **"accommodation"** maker of a note, or acceptor of a bill, is a person who has signed without receiving any value therefor, and merely for the purpose of lending his name to some other person. An accommodation maker or acceptor is liable to a holder for value, and it is immaterial, whether the holder, when he took the bill or note, knew the acceptor or maker to be an accommodation party or not. Where an "overdue" note or bill is negotiated, it is taken subject to any defect of title affecting it at maturity, and thenceforward no person who takes it can acquire or give a better title than the person had from whom he took it.

A note or bill payable "on demand" is deemed to be overdue when it has been in circulation for an "unreasonable length of time." In other cases, a bill or note is overdue after the expiration of the last day of grace. The bill or note should have been paid when due. The fact that it has not been paid is "notice" sufficient to put the person who takes the overdue instrument upon inquiry as to defect of title and as to any equitable defences which the maker or acceptor or endorsers may have.

The law applicable to bills and notes is the same. The "acceptor" of a bill or draft is in the same position as the "maker" of a note. Each promises to pay at or before maturity according to the tenor of the instrument.

$500.00 *Toronto, Ont.*, ... 1914

On demand (or *three months after date*, or *after sight*), *I* (or *we*) *promise to pay to the order of* .....
Five Hundred Dollars at the Bank of Hamilton, Toronto. Value received.

No. ..... *Due* ....

(The words "Value received" are not essential.)

In Case of Fraud, Theft or Robbery, if the instrument had never been given force by the maker by delivery and he was not guilty of negligence, there could be no recovery; in such case the note would never have had any legal existence. But the slightest negligence renders the maker liable, for instance, if the maker of a note after completing it retains it in his possession, no matter how securely, he is, according to some authorities, others contra, liable to a holder in good faith, or, as he is commonly termed, a bona fide holder, although it was placed in circulation through fraud, theft or robbery.

Uncompleted Notes.—If a note is executed and delivered with the amount left blank, the parties who sign or endorse it will be bound to a bona fide holder for any amount that may be filled in.

If a Party Entrusts His Signature on a Blank Paper to another to fill in some note, he will be bound to a bona fide holder though the other fills in an entirely different note than agreed. But if a person writes his name on a blank paper without any intention of having it filled out, and another obtains it and writes a note above the name, it will not be binding even in the hands of a holder in good faith.

Liability of Endorsers.—All the persons who have endorsed a note are liable for the amount due; but only one satisfaction can be recovered. If one indorser is obliged to pay the debt he can generally look to the other person or endorser for their proportion.

An Indorser May Avoid Liability by writing "without recourse" on the back of the note with his signature.

To Make the Indorser of a Note Responsible, the note must be presented and payment demanded of the maker on the day it becomes due.

Protest.—A protest of a note is a formal statement by a notary that the note was presented for payment and payment refused. When a note is not duly paid on presentation,

it is said to be "dishonored" and is taken to a notary public, who again presents it, if not paid, he notes its non-payment, and afterwards draws out a formal protest, that legal proceedings may be taken for recovering the amount due.

Protest is unnecessary, the certificate of the notary being merely prima facie evidence of dishonor. Notice of dishonor, however, should be given all the endorsers. The rules as to notice vary in different states.

Notice of Protest.—The holder of a note may give notice of protest either to all the previous indorsers or only to one of them; in the latter case he must select the last indorser, and the last must give notice to the last before him, and so on.

Where notice of protest is duly addressed and deposited in the post office the sender is deemed to have given due notice notwithstanding any miscarriage in the mails. If no notice be given the indorsers are discharged.

Demand and Payment.—Notes payable on demand must be presented for payment within a reasonable time, in order to hold indorsers.

Where Days of Grace are Allowed by statute on notes, they are not considered due until the expiration of the days of grace. If a note is presented and payment demanded on the last day of grace, and payment refused, the maker is in default, and notice of dishonor may forthwith be given to the indorser. Three days of grace are allowed in Canada on all notes not payable on demand. In Newfoundland no days of grace are allowed on sight drafts.

A Note Made Payable at a Bank and held there for payment until the usual hour for closing, need not be presented to the maker in person to bind the indorser. It may be protested, as in the case of drafts, immediately on the close of bank hours. Payment must be immediately demanded of the indorser if he resides in the same place; if he is a non-resident he must be notified at once by letter. The notice of dishonor may be sent by a notary.

Presentment Not Necessary to Render Maker Liable.—Presentment for payment is not required in order to charge the maker of a note.

Sundays and Holidays.—When the day of maturity falls

upon Sunday or a legal holiday the note is payable on the next succeeding business day if no days of grace are allowed. But in case days of grace are allowed and the last day of grace falls on Sunday or a holiday, the note is payable on the next preceding day.

Place of Demand.—Where place of payment is specified in a note demand should be duly made at that place.

By Whom Demand May Be Made.—The holder of a note or any one acting for him may make the demand for payment and send notice of dishonor to the indorsers. Usually the holder or his agent notifies all the parties on the note. This is the most business-like, as well as the most prudent way, as it renders all parties responsible to him, and each responsible to each other in their order.

Extending Time of Payment by the holder releases the indorsers of the note, unless consent to such extension has been given by the indorsers.

Lost Notes.—If the maker should refuse to pay a note which has been lost, he may by law be compelled to pay it, but it would be necessary for the party collecting it to give bond to protect the maker from all further claims, on account of the lost paper. An innocent holder for value may collect on a lost note if purchased by him without knowledge of the loss.

Proof Required.—It is necessary to prove that the note has been given by a certain party or parties. If the defendant claims that the note has been paid the burden of proof is on him to prove that. The production of the note by the plaintiff gives rise to the presumption that it has not been paid.

The Finder of a Note, as of all other property, must make reasonable efforts to find the owner, before he is entitled to appropriate it for his own purposes. If the finder conceal it, he is liable to the charge of larceny or theft.

A Note Destroyed by Fire can be collected by proof of loss.

Interest.—A note which does not state on its face that it bears interest, will bear interest only from maturity.

If the Words "With Interest" are Included in a Note it draws the legal rate of interest from the date of making it.

If the Note is to Draw a Rate of Interest Higher than the Legal, but not higher than the statute of the Province allows, the rate of interest must be specified.

Death of a Holder.—After the death of a holder of a negotiable note, his executor or administrator may transfer it by his indorsement.

When Right of Action Expires.—The statute of limitations begins to run from the day the right of action accrues. In Quebec a note outlaws in five years from maturity or last payment, and in all the other Provinces and Newfoundland in six years.

DIFFERENT FORMS OF NOTES

Form of Non-negotiable Note

$100.00 Placentia, Nfld., March 24, 1912.

Thirty days after date I promise to pay John Jones One Hundred Dollars, value received.

JOHN DODSON.

Negotiable Without Indorsement

$100.00 Chesterville, Ont., Jan. 2, 1912.

Sixty days after date I promise to pay John M. Smith or bearer, One Hundred Dollars, value received.

GRANT WHITE.

Negotiable by Indorsement

$100.00 Poultney, N. B., Mar. 31, 1912.

Ninety days after date I promise to pay George Nelson or order, One Hundred Dollars, value received.

RICHARD MILLS.

Payable at Bank

$100.00 North Sydney, C. B. I., May 2, 1912.

One year after date, for value received, I promise to pay Oliver Brown or order, at the Bank of Commerce, One Hundred Dollars, with interest at six per cent per annum.

CHARLES JOHNSON.

On Demand

$50.00 Kincardine, Ont., January 2, 1912.

On demand, for value received, I promise to pay to the order of John Riley, Fifty Dollars, with interest.

EDWARD JAMES.

Accommodation Note

[N. B.—The maker of an accommodation note (one for which he has received no consideration, having lent his name or credit for the accommdation of the holder) is not bound to the person accommodated, but is bound to all other bona fide holders, precisely as if there was a good consideration.]

$100.00 Truro, N. S., March 10, 1912.

Sixty days after date I promise to pay to the order of Almer Wilson, One Hundred Dollars, at the Bank of Nova Scotia, without defalcation.

Credit the drawer, OWEN YATES.

ALMER WILSON.

To One's Own Order.

$100.00 Almonte, Ont., April 3, 1912.

Sixty days after date I promise to pay to my own order, One Hundred Dollars, value received. Interest at seven per cent.

MARION ADAMS.

By Married Woman

$200.00 Brampton, Ont., Nov, 9, 1912.

For value received, I promise to pay John Jackson, or order, ninety days after date, Two Hundred Dollars, with interest. And I hereby charge my individual property and estate with the payment of this note.

(Mrs.) MARY H. JONES.

By Person who Cannot Write

$50.00 Stanstead, Que., Oct. 8, 1912.

For value received, I promise to pay to the order of William Warren, Fifty Dollars, with interest at six per cent.

his

EDWIN MORRIS, Witness. LOUIS X BARBER.

mark.

Payable in Merchandise

$100.00 Binscarth, Man., May 3, 1912.

For value received, I promise to pay Daniel Ward, or order, One Hundred Dollars in merchantable wheat, at the current price.

JASPER NOYES.

Note to be Secured by Mortgage

$300.00 Sault Ste. Marie, Ont., March 6, 1912.

Six months after date, for value received, I promise to pay to James Jones, Three Hundred Dollars, with interest at six per cent.

This note is secured by a deed of mortage of even date herewith, from John Simms to James Jones. JOHN SIMMS.

Having deposited Dominion Bonds of the nominal value of Four Hundred Dollars, which I authorize the holder of this Note, upon the non-performance of this promise at maturity, to sell, either at public or private sale, without demanding payment of this Note or the debt due thereon, and without further notice, and apply proceeds, or as much thereof as may be necessary to the payment of this note, and all necessary expenses and charges, holding myself responsible for any deficiency.

MARTIN FIELD.

Installment Note

$100.00 Montreal, June 10, 1912.

On the first day of each month hereafter for four months consecutively I promise to pay James Wilson the sum of $25.00, the whole amounting to $100.00, the first of such payments to be made on the 10th day of July next, with interest at the rate of 6% per annum, both before and after maturity, until paid. In the event of a default in making any of the above payments at the time mentioned, the whole amount of this note shall become due and payable forthwith.

WILLIAM JOHNSON.

Notes payable by installments have three days grace on each installment. In presenting a notice of dishonor, each installment is treated as a separate note and in order to bind the indorser for any installment of interest, the note must be presented when the installment falls due and a notice of dishonor given such indorser. See 41 C. L., T. 95.

Joint Note

$200.00 Stratford, Ont., March 30, 1912.

Two months after date, we promise to pay to the order of Albert Sloan Two Hundred Dollars, value received.

JACOB SCOTT,
JAMES ATKINS.

Joint-and-Several Note

$500.00 St. Marys, Ont., March 6, 1912.

Six months after date, for value received, we jointly and severally promise to pay Hiram Davids or order, at the Bank of Montreal, Five Hundred Dollars, with interest.

RICHARD MARK,
JAMES HACKETT.

$200.00 Concord, N. H., Nov. 1, ——

On demand, we jointly promise to pay Thomas Seymour, or order —— Two Hundred 00/100 —— Dollars —— Value received; with interest at five per cent. until paid.

George Downey.
Charles Snow

INDORSEMENTS

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Example of How This Note Should Be Written.

INDORSEMENTS OF NOTES

Definition.—An indorsement is a writing on the back of a note or other written instrument.

What is Sufficient.—Though it is usual and better to write the indorsement in ink on the back of a note, it is legally sufficient if written with either pen or pencil upon any part of the instrument, or upon a paper attached thereto. The signature of the indorser, without additional words, is a sufficient indorsement.

Kinds of Indorsements.—An indorsement may be either *special* or *in blank*, and it may also be either *restrictive, qualified*, or *conditional.*

An Indorsement in Blank specifies no indorsee, and an instrument so indorsed is payable to bearer, and may be negotiated by delivery. (See Form 1.)

A Special Indorsement (sometimes called a *full* indorsement) specifies the person to whom or to whose order the instrument is to be payable; and the indorsement of such indorsee is necessary to the further negotiation of the instrument. (See Form 2.)

A Qualified Indorsement constitutes the indorser a mere assignor of the title to the instrument. It may be made by adding to the indorser's signature the words "without recourse," or any words of similar import. Such indorsement does not impair the negotiable character of the instrument. (See Form 3.)

A Conditional Indorsement is one that involves some condition. A party required to pay the instrument may disregard the condition, and make payment to the indorsee or his transferee, whether the condition has been fulfilled or not. But any person to whom an instrument so indorsed is negotiated will hold the same, or the proceeds thereof, subject to the rights of the person indorsing conditionally. (See Form 4.)

A Restrictive Indorsement expressly confines the payment to some particular person or purpose. (See Form 5.)

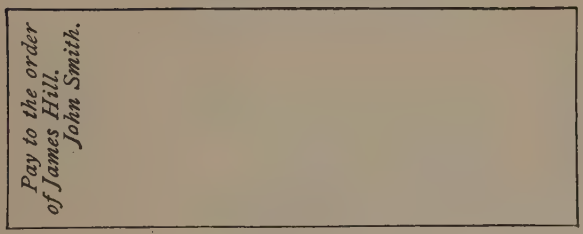
Partial Payments.—When money is received on a note, the amount and date of receiving should be plainly written on the back of the paper. (See Form 6.)

FORMS OF INDORSEMENTS

Indorsement in Blank

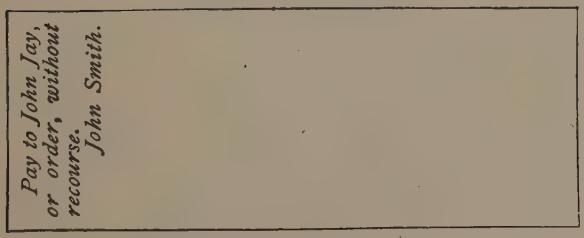
FORM 1

Special Indorsement



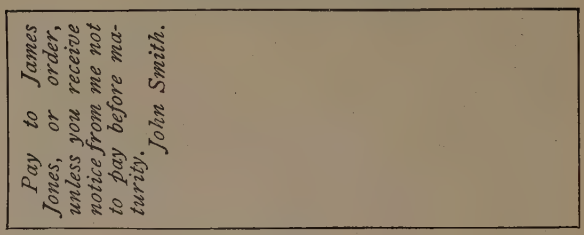
FORM 2

Qualified Indorsement



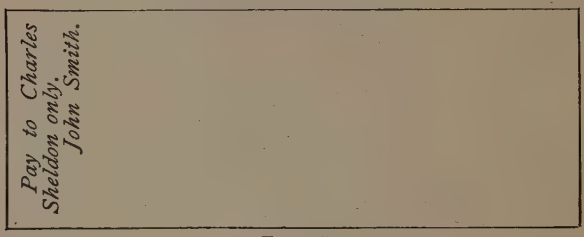
FORM 3

Conditional Indorsement



FORM 4

Restrictive Indorsement



FORM 5

Partial Payment Indorsement

FORM 6

An Order is a written request or direction for the payment of money or delivery of goods to a person therein named, the same to be charged to the person making the request.

Orders for the payment of money are negotiable if made payable to order or to bearer, but the person on whom they are drawn is not under obligation to pay them, unless they have been accepted, for an order partakes of the nature of a draft.

FORMS OF ORDERS

For Money

$500.00 Regina, Sask., March 10, 1912.

MR. RICHARD FOSS: Please pay to William Mason, or bearer, Five Hundred Dollars, on my account. THOMAS FELL.

For goods to Value of Certain Amount

$100.00 Moncton, N. B., April 1, 1912.

MESSRS. BRONSON, KING & CO.: Please deliver to the bearer, David Swing, such goods as he may desire, to the value of One Hundred Dollars, and charge same to my account.

GEORGE H. THOMAS.

For Goods Stored

Vancouver, B. C., Sept. 1, 1912.

MESSRS. SMITH, JONES & CO.: Please deliver to the bearer, E. H. Van Oven, Six Barrels of Apples, stored by me in your warehouse. J. L. SPALDING.

DUE BILLS

A Due Bill is a formal written acknowledgment that a certain amount is due to the person therein named. It may be payable in money or in merchandise. It is not transferable, and draws no interest unless specified therein.

FORMS OF DUE BILLS.

Payable in Money

$50.00 Halifax, N. S., July 2, 1912.

Due William Macey, on demand, Fifty Dollars, value received.

JOHN KNOX.

Payable in Merchandise

$100.00 St. John's Nfld., Sept. 2, 1912.

Due Charles H. Adams, for services rendered, One Hundred Dollars, payable on demand, in merchandise, at my store.

WILLIAM JOHNSON.

RECEIPTS

RULES FOR WRITING ALL KINDS OF RECEIPTS

What a Receipt Is.—A receipt is an acknowledgment in writing, signed by the person receiving, that certain personal property (money or goods, or both), has been received.

A Complete Receipt requires the following statements:

That a payment has been received; the date of the payment; the amount or article received; from whom received, and if for another on whose behalf payment is made; to what debt or purpose it is to be applied; by whom received and if for another, on whose behalf it was received.

Kinds of Receipts.—Receipts are divided generally into three kinds: Receipts in Full, Receipts on Account, and Receipts to Apply on Particular Accounts.

Every Receipt Should Show whether payment is made in full, on account, or on what particular account where there are more than one between the persons.

How an Agent Should Sign.—An agent should sign his principal's name and then write his own name underneath, prefixing the word "by" thus:

John Smith, [principal]
by Thomas Jones, [the agent.]

Receipt for a Note Not Necessary.—It is not necessary to take or give a receipt when a note is paid, as the instrument itself becomes a receipt.

Mistake or Fraud.—A receipt given under error or mistake of fact, or obtained through fraud, is void.

FORMS OF RECEIPTS

Receipt in Full.

Medicine Hat., Alta., May 5, 1912.

Received from Randolph Pike, Two Hundred and Fifty-three Dollars, in Full of All Demands.

CHARLES JOHNSON.

Receipt on Account

Springfield, P. E. L., July 1, 1912.

Received from Hiram Powers, One Hundred and Seventy-five Dollars, on account. CLARENCE WHITE.

Receipt on Particular Account

Prescott, Ont., Aug. 1, 1912.

Received from Abner Oglesby, One Hundred and Ninety-five Dollars, to apply on hire of horse.

MARSHALL STRAIT.

Receipt for Rent

Sydney, N. S., May 1, 1914.

Received of William Lawrence, Thirty Dollars, in full for rent of residence at 96 Adams Street for the month of May.

JAMES WALTERS,
Per WILLIAM STOUT, Agent,

$96.00 San Francisco, July 9, ——.

Received of Harold Primrose ——

Ninety-six 00/100 —— Dollars

In full of all demands

W. G. Hill.

Example of How a Receipt "in Full" Should Be Written

In writing any receipt or note write the amount of same on a separate line following the name of the person to whom the receipt or note is given.

Receipt for Money Advanced on Contract

$1500 Digby, N. S., June 4, 1913.

Received from Wm. Rickert Fifteen Hundred Dollars in advance, on a contract to build for him a brick house at No. 2244 Sherman Street, Digby.

JAMES R. STEELE.

Receipt for Purchase of a Horse

$150.00. Prince Rupert, B. C., May 1, 1913.

Received from John Meyer One Hundred and Fifty Dollars for one gray mare, guaranteed to be only four years old, gentle, quiet to ride or drive.

F. M. SCHULTZ.

Receipt for Interest

Edson, Alb., Sept. 9, 1914.

Received from James E. Harter One Hundred and Twenty Dollars, for interest to Sept. 1, 1914, on his Bond and Mortgage; receipt to be acknowledged also on the bond.

A. L. MERTON,

Rate, 7%. Time, —— Months, —— Days. Executor.

Receipt for Property

Morden, Man., Nov. 10, 1914.

Received from W. L. Peterson the following enumerated articles to be held in trust for him and returned on his demand: One Bicycle, one Gold Ring, and one Rifle.

EDWARD PARKS.

Receipt for Money Paid on Lost Note

$1,000.00 Bedford, Que., April 20, 1914.

Received of Charles J. Morrison one thousand dollars, in full payment for a certain note given by said Chas. J. Morrison, dated October 15, 1914, calling for one thousand dollars; which said note is lost, destroyed, or mislaid, and this receipt is a guarantee against future demands on account of said note.

SAMUEL W. GOSS.

N. B.—Better never lose a note.

Warehouse Receipt

(For form of warehouse receipt and a statement of the law regarding them see title Warehousing.)

BANKING

Banking business in Canada is governed by the "Bank Act," which is reconsidered and revised by the Parliament of Canada about every ten or twelve years. The following remarks are based upon the Bank Act of 1913. **The specific provisions of the Act apply to all those corporations having general banking powers in Canada.** The intention of the Act is to provide safe institutions with which the public may keep money, and other valuables, and which can lend their own money and the deposits of others for a profit, and can act as agents in the collection and remission of money. Organically it is a **"bank of issue,"** a fundamental purpose being to provide the public with a convenient currency in the shape of **promissory notes,** called **"bank notes,"** intended to circulate as money. A **"banker"** is one who in the ordinary course of his business receives money, which he repays by cashing the cheques of the persons from whom, or on whose account, he receives the money. A **"customer"** is one who has an account with a bank or banker. Every bank is a **debtor** of its **customers** who have money deposited and is bound to discharge its indebtedness by paying its customers' cheques.

The stock, property, affairs, and concerns of the bank are committed to and managed by the board of directors. Each director is required to hold stock of the bank to the amount stated in the Act. A **majority** of the **directors** must be **natural born** or **naturalized British subjects and domiciled in Canada.** The directors must be elected by the shareholders at the annual general meeting and are required to elect from their number a president and one or more vice-presidents. The directors may make by-laws and regulations with regard to the management and disposition of the stock, property, affairs and concerns of the bank, the duties and conduct of the officers, clerks and servants employed therein, and all such other matters as appertain to the business of the bank. But such by-laws **must not** be **repugnant** to the **provisions of the Act, or to any by-law passed by the shareholders.** Each shareholder has a vote for each share held by him,

provided he has been the holder of the share for at least thirty days prior to the meeting.

The shares of the capital stock of a bank are declared to be **"personal property."** The directors may make such calls of money, not exceeding ten per cent., from the several shareholders upon the unpaid shares subscribed for by them respectively, at intervals of not less than thirty days, as they find necessary. **If any part** of the paid-up capital of a bank **has been lost,** the directors may make calls upon the shareholders, whose shares are not paid up in full, for such amount as may **be equivalent to the loss,** and they may apply all **net** profits to make good the loss. The directors may sue for the amount of any call, and may also declare the shares in respect of which any default is made to be forfeited to the bank, and may sell forfeited shares, at public auction. Bank shares are transferable, but no transfer will be **valid unless registered in the book kept for that purpose.** The bank may require that the person making the transfer shall previously pay all his indebtedness to the bank which exceeds in amount the remaining stock, if any, belonging to him. Where stock has been transmitted by virtue of any testamentary instrument or by intestacy, the probate of the will or the letters of administration must be produced and left with the General Manager or Agent of the bank. At every annual general meeting of the shareholders for an election of directors, **the outgoing directors are required to submit a full statement of the affairs of the bank,** showing its liabilities, assets and resources. The directors are required to declare **quarterly or half-yearly "dividends,"** of so much of the profits of the bank as they may deem advisable. But no dividend or bonus shall be declared **if the paid-up capital is thereby impaired,** and no dividend exceeding **eight per cent.** shall be made unless the bank has a residue or **"reserve fund"** equal to **thirty per cent. of its paid-up capital,** after deducting all bad and doubtful debts. Every Canadian bank may issue and re-issue its notes payable to bearer on demand, but no such note shall be for a sum **less than $5,** and the total amount of the notes in circulation at any time shall not exceed the aggregate amount of the unimpaired paid-up capital of the bank, and the amount of current gold coin and Dominion

notes held for the bank. **Banks are forbidden to pledge or hypothecate their notes.** They are also required to pay five per cent. on an average amount of their notes in circulation into the **"Bank Circulation Redemption Fund,"** as a security to the public for their notes in circulation. The purpose of the fund is to secure the payment of the notes of any insolvent bank.

If the payments made out of "The Bank Circulation Redemption Fund" exceed the amount contributed to the fund by the suspended bank, the other banks are required to make good the amount of the excess proportionately. Each bank is required to establish agencies for the redemption and payment of its notes at Toronto, Montreal, Halifax, St. John, Charlottetown, Winnipeg, Regina, Calgary and Victoria. When making any payment, the bank shall, at the request of the person to whom the payment is to be made, pay the same to the extent of one hundred dollars in Dominion notes. No payment, whether in Dominion notes or bank notes, shall be made in bills that are **unclean or torn or partially defaced.** The bills and notes of a bank "signed by an officer" appointed by the directors are binding and obligatory, though not under the corporate seal of the bank. The directors may depute an officer to sign bills and notes intended for circulation. The names of the persons authorized to sign bills and notes may be impressed by machinery provided for that purpose by or with the authority of the bank; provided that one of such names must be so impressed after the notes are received by the bank from the engraver and printer. Every officer charged with the receipt or disbursement of moneys is required to stamp or write in plain letters upon every "counterfeit" or **"fraudulent"** note issued in the form of a bank note, when presented to him at his place of business, the word **"counterfeit," "altered"** or **"worthless."** The balance standing to the credit of a customer in any bank represents money he has loaned to the bank. Its liability to the customer is purely a personal obligation to pay cheques drawn upon it by him. A bank may, without specific instructions, pay a bill "accepted" by its customer payable at the bank, but it is under no obligation to do so. A bank may lend money

by allowing overdrafts on current accounts, and by making loans, in the form of advances on discounting bills and notes, and may take "collateral security" for any loan made by it. But except as authorized by the Act, banks are not allowed to deal in the buying or selling of goods, wares and merchandise, or to lend money or to make advances directly upon the security or mortgage of any lands, or of any ships or other vessels, or of any goods, wares or merchandise. They may, however, take any collateral security which is assigned or pledged to secure the performance of an obligation, which, upon the performance of the obligation, must be surrendered or discharged. The bank may sue upon paper taken as collateral security when it becomes due, and before the maturity of the debt secured by such paper. Banks are expressly authorized to take as security the bonds of corporations. By this means they may in effect lend money to the holder of such bonds on a mortgage of lands, although **they cannot take mortgages on land except as "additional" security.** A **"floating security"** is an equitable charge on the assets for the time being of a going concern. Banks may take as collateral security the assignment of a policy of insurance, and property may be insured in the bank's favor as security for advances which the bank may make from time to time. **Transactions entered into by the banks in contravention of the Act are said to be "ultra vires," and therefore void.** A transaction forbidden by the statute cannot be the foundation of a valid claim. The stock, bonds, debentures or other securities acquired and held by a bank as collateral security may in case of default in the payment of the debt be sold and conveyed or transferred to a purchaser. But banks are not obliged to sell such securities within twelve months, and the right to sell or dispose of the same may be waived or varied by agreement. Any bank may take, hold and dispose of mortgages upon real or personal property, by way of **"additional security,"** for debts contracted to the bank in the course of its business, and may purchase any lands or real or immovable property offered for sale under execution, or in insolvency, or by a mortgagee having priority, belonging to any debtor of the bank, and may hold and dispose of the same at pleasure. Any bank may

acquire and hold an absolute title in or to real or immovable property mortgaged to it as **"additional"** or **"collateral"** security for a debt or loan, and may purchase and acquire any prior mortgage or charge on such property. **But no bank shall hold any real or immovable property, howsoever acquired, except for its own use, for any period exceeding "seven years" from the date of the acquisition thereof, which may be extended for a further period of "five years."**

A bank may acquire and hold any "warehouse receipt" or "bill of lading" as collateral security for the payment of any debt or for any liability incurred by it for any person in the course of its banking business. A warehouse receipt or bill of lading so acquired vests in the bank all the right and title to such receipt or bill, and to the goods mentioned therein or covered thereby of the previous holder or owner thereof. This appears to be an exception to the clause prohibiting banks from lending money or making advances upon an assignment of goods, wares and merchandise. A warehouse receipt may be given by a warehouseman who has the actual possession of the goods, or it may be given by a person in charge of logs or timber in transit from timber limits to their places of destination. The property in the goods passes to the bank with the risk of loss, so that **"keeping the goods insured"** is a matter of vital importance. The "consignee" can only take the goods upon payment of or subject to the claim or lien of the bank. **Banks may lend money to any "wholesale" producer,** shipper, or dealer in products of agriculture, forests, quarries or mines, or of the sea, lakes and rivers, or to any wholesale producer, shipper or dealer in live or dead stock, or the products thereof, and to a "wholesale manufacturer" of any goods, wares or merchandise, **upon security of the manufactured goods, or of the goods procured for manufacture.** If goods, upon the security of which money has been loaned, are removed, and other goods of substantially the same character are "substituted" therefor, the goods substituted with the consent of the bank shall be covered by the security. Banks may lend money on the security of standing timber, and on the rights or licenses held by persons to cut or remove such timber. They may also lend money in aid of the building of any ship or

vessel. **A bank may also lend money to a "farmer" upon the security of his "threshed grain" grown upon the farm.** The security in such cases is taken by an instrument, a form of which is given in the Bank Act. By taking such a security the bank acquires the same rights and powers in respect of the goods mentioned therein, and covered thereby, as if the same were covered by a warehouse receipt.

In the event of non-payment at maturity of any debt or liability secured by a warehouse receipt, a bill of lading or other special security of the same kind, the bank may sell the products, or stock, goods, wares and merchandise, or grain mentioned therein, or so much thereof as will suffice to pay such debt or liability with interest and expenses, returning the surplus, if any, to the person from whom the goods, etc., were acquired. **Thirty days' notice must be given to the owner prior to the sale. Except by consent of the owner, the sale must be by public auction.** Banks can only take warehouse receipts, etc., to secure the payment of a note, debt, or liability where the note, debt, or liability, is negotiated or contracted at the time of the acquisition of such warehouse receipt by the bank, or where the loan is made on the security of a written promise to give a warehouse receipt or other similar security. They are limited with regard to the interest or discount which they may take to "seven per cent. per annum." They must make a return to the Minister of Finance quarterly, of the interest and discount rates charged. Banks are authorized to accept loans, or deposits of money, and to pay any rate of interest thereon. The debt incurred for moneys so received by the bank is not barred by the Statute of Limitations. **Banks may retain certain percentage charges, for making collections.** Before repayment of any money deposited, the bank may require a "receipt" from the person or persons in whose name the money is deposited. If it stands in the names of two persons "jointly," the receipt of one shall be sufficient. If it stands in the names of several persons jointly, receipts signed by a majority shall be sufficient. **If a person dies having a deposit with a bank,** the production of an authenticated copy of the "Probate of the Will" of such person, or of "Letters of Administration" of his estate, granted by any court in

Canada having power to grant the same, or by any court in Great Britain or any British Colony, shall be sufficient authority to the bank to pay to the **"representative"** of the deceased named in such instrument the amount of the deposit.

Banks are required to make seven different kinds of returns to the Government, and also such special returns as may be called for by the Minister of Finance.

Of these returns the most important is the "monthly" return, which exhibits the financial condition of the bank on the last day of the preceding month. These returns are required to be signed by the Chief Accountant, and by the President or Vice-President, and by the General Manager. There are special provisions in the Bank Act with regard to the Bank of British North America, but it is not necessary to refer to these in this brief selection. In the event of the property and assets of a bank being insufficient to pay its debts and liabilities, each shareholder is liable for the deficiency to an amount equal to the par value of the shares held by him, in addition to any amount not paid up on such shares.

INTEREST.

Interest is the profit or recompense on a loan of money, or the income of a fund invested. The rate of interest is limited by statute. The Interest Act says: "Whenever any interest is payable by the agreement between parties or by law and no rate is fixed by said agreement or by law, the rate of interest shall be five per centum per annum. No rate of interest exceeding five per cent. shall be payable or recoverable unless the contract contains an express statement of the yearly rate or percentage of interest. Whenever any principal money or interest secured by mortgage on real estate is made payable on the sinking fund plan or on any plan under which the payment of principal money and interest are blended or which involves an allowance of interest on stipulated repayments no interest shall be payable or recoverable on any part of the principal money unless the mortgage contains a statement showing the

amount of such principal money and the rate of interest chargeable thereon calculated yearly or half yearly not in advance. But there may be a provision in the mortgage or other instrument requiring the debtor to pay interest on arrears of interest, i.e., compound interest at any rate not greater than the rate payable on principal money not in arrear. Where the money secured by a mortgage on real estate is not made payable till a time more than five years after the date of the mortgage, the mortgagor may at the expiration of five years tender the principal money and arrears of interest if any, and three months further interest in lieu of notice, and may demand a discharge of the mortgage. If the amount tendered by the mortgagee is not accepted no further interest shall be payable or recoverable at any time thereafter on the principal money or interest due under the mortgage. But **this provision does not apply** to any **mortgage** upon **real estate** given by a **"joint stock company"** or **other corporation** nor to any **debenture** issued by such company or corporation for the payment of which security has been given by way of mortgage on real estate. In **British Columbia, Saskatchewan** and **Alberta** and in the **North West Territories** and the **Yukon Territory,** the Act provides that every judgment debt shall bear interest at the rate of five per cent. per annum until it is satisfied. The word, **"judgment debt,"** includes the **costs, charges** and **expenses** which have been found due in any **civil proceeding.**

The Dominion Money Lenders Act applies to the whole of **Canada,** with the exception of the **Yukon Territory.** But it only applies to **"money lenders"** and to loans under $500. It says, "No money lender shall stipulate for, allow or exact on any negotiable instrument, contract or agreement concerning a loan of money, the principal of which is under five hundred dollars, a rate of interest or discount greater than twelve per centum per annum; and the said rate of interest shall be reduced to five per centum per annum from the date of judgment in any suit, action, or other proceeding for the recovery of the amount due. In any suit or other proceeding concerning a loan of money by a "money lender" the principal of which was originally under five hundred dollars, wherein it is alleged that the amount of interest paid or

claimed exceeds the rate of twelve per centum per annum, including the charges for discount, commission, expenses, inquiries, fines, bonus, renewals, or any other charges, but not including taxable conveyancing charges, the court may re-open the transaction and take an account between the parties. The *bona fide* holder before maturity of a negotiable instrument discounted by a preceding holder at a rate of interest exceeding that authorized by this **Act,** may nevertheless recover the amount thereof, but the party discharging such instrument may reclaim from the money lender any amount paid thereon for interest or discount in excess of the amount allowed by the **Act.**

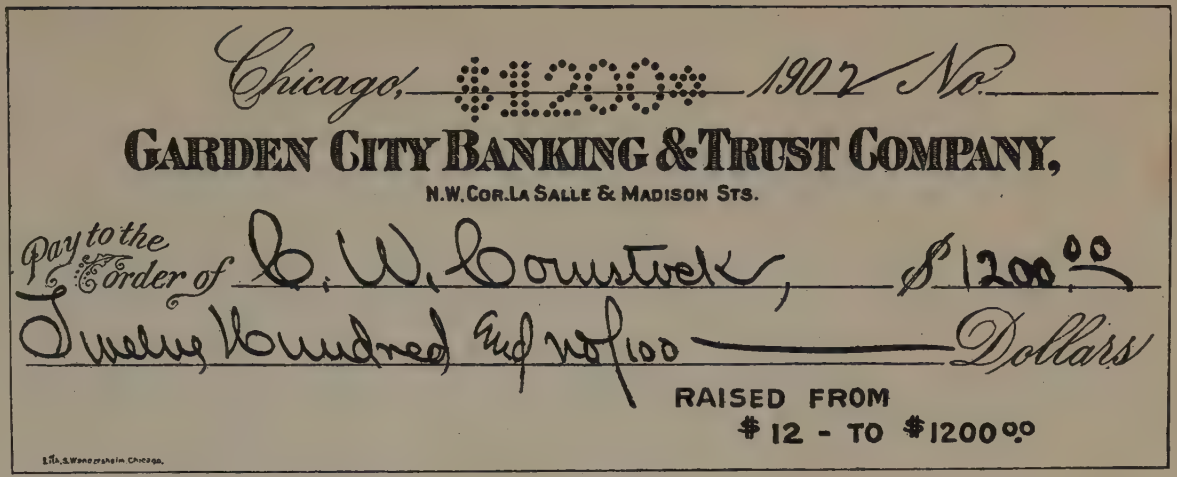
CHEQUES

A cheque is a bill of exchange drawn on a bank payable on demand. A cheque does not require acceptance. In the ordinary course of business, it is not intended for circulation, but where a holder intends it for circulation he may have it accepted (marked) by the bank. In one aspect, a cheque may be regarded as an appropriation of money in the hands of a banker on whom the cheque is drawn. Being a bill payable on demand, a cheque is not entitled to days of grace. The holder of a cheque cannot sue the bank upon it unless it has been certified or "marked." A bank which has sufficient funds in its hands belonging to the customer is liable to him if it dishonours his cheque. If the drawer of the cheque has not sufficient funds at the bank to meet it, notice of dishonour will not be necessary. A cheque, like a bill of exchange, may be transferred by endorsement and delivery, provided it does not contain words prohibiting transfer or indicating that it should not be transferable. Notice of the death of the drawer of a cheque, before it has been paid, terminates the bank's authority to pay it. If a cheque, payable to order, is paid by the bank upon a forged endorsement, out of the funds of the drawer, or is so paid and charged to his account, the drawer has no right of action against the bank to recover the amount so paid nor any defence to any claim made by the bank for the amount so paid, as the case may be, unless he gives notice in writing of such forgery to the bank within one year after he has acquired notice of such forgery. If the

drawer fails to give such notice within a year, the cheque shall be held to have been paid in due course. If a signature is forged under such circumstances that it is capable of ratification, and is in fact ratified, the signature becomes as valid as it it had been originally authorized.

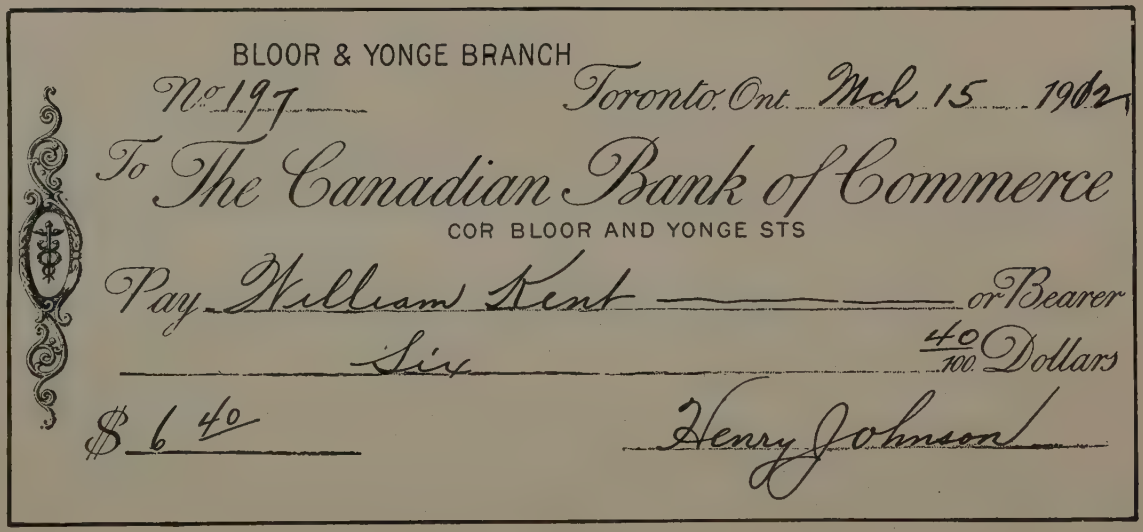
Marking or Certifying Cheques. In Canada and in the United States there is a well recognized practice of marking or certifying cheques, the marking or certification of a cheque by the bank corresponding to the "acceptance" of a bill by the drawee. The bank which pays the money stands in the position of the acceptor. In England it is **not customary** for banks to accept or certify cheques. When presented, they are paid. Where a cheque is not presented for payment within a "reasonable time" of its issue, and the drawer had the right at the time to have it paid, and suffers actual damage through the delay, he is discharged to the extent of such damage. At Common Law the **omission to present a cheque for payment** did not discharge the drawer until six years had elapsed, unless some injury resulted to him from the delay, such as loss by failure of the bank. But the endorser of a cheque, like the endorser of a bill payable on demand, is discharged unless presentment for payment is made within a reasonable time after endorsement. In determining what is a reasonable time, regard must be had to the nature of the instrument, the usage of trade and of the banks, and to the facts of each particular case. The authority of a bank to pay a cheque drawn on it by its customer may be countermanded, or it may be determined by notice of the customer's death.

The Canadian Bills of Exchange Act provides for the "crossing" of cheques, but the practice of crossing cheques is so seldom resorted to in Canada. Crossing means, writing the word "bank" between two parallel lines across the face of the cheque, either with or without the words "not negotiable"; or two parallel transverse lines simply, either with or without the words "not negotiable." **The object of crossing a cheque** is to make it compulsory that it shall be presented for collection through a bank, as a holder, and not by an individual, and as a precaution against payment to a forger, a finder, or a person not entitled to receive the money.



FACSIMILE OF CHECK RAISED FROM $12.00 TO $1200.00.

Geo. H. Kerstead, of Toronto, was charged in July, 1905, with raising a check from $12.00 to $1200.00. He wrote the word "Hundred" after the "Twelve" and added two ciphers to the figures. The bank paid him twelve $100 bills.



Raising a Check

We herewith show a form that could easily be raised to One Hundred and Sixty Dollars by writing "One Hundred" before the word "Six" and adding "ty" to it, putting the figure "1" before the figure "6" and a cipher after it. In the same way it might be raised to "Ninety Six," "Sixty" or "Sixteen" Dollars.

St. John's, Nfld., Jany 10 1904 No. 446

THE BANK OF NOVA SCOTIA

PAY TO THE ORDER OF

W. J. Orr $100 40

One Hundred & 40/100 Dollars

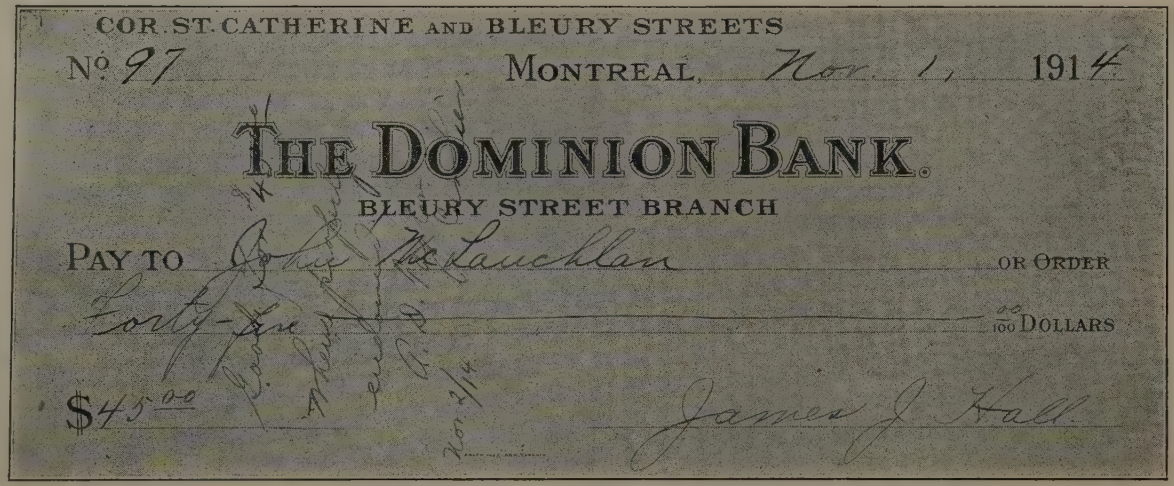
Thos. Walton

Northern Bank Note Company, Chicago, Ill.

Cheque Payable to "The Order of"

This is the safest form of cheque. A cheque payable to "Bearer" can be cashed by any one.

A cheque payable to "John ———, or order," may have the word *order* struck out and "bearer" written instead. To write a cheque properly, begin close to the left-hand end to write the amount, filling what space may be left on the line with the amount of the cents if any, and stroke of the pen. The amount in figures should be written close to the dollar sign.


COR. ST. CATHERINE AND BLEURY STREETS

No. 97 MONTREAL, Nov. 1, 1914

THE DOMINION BANK.

BLEURY STREET BRANCH

PAY TO John McLauchlan OR ORDER

Forty-five 00/100 DOLLARS

$45.00 James J. Hall

Nov 2/14

CERTIFIED CHECKS.—Certifying means that the person drawing the money has funds to the amount mentioned to his credit in the bank, and the bank guarantees its payment. The bank officer writes across the face "Certified," also the date and his signature; or the words "Good, when properly indorsed," and his signature.

Always Keep the Stub of Your Cheque Book, and in issuing a cheque, always fill the stub out first.

In Presenting a Cheque to the Bank for payment, always write your name on the back before handing it in.

Giving a Cheque is No Payment of an indebtedness unless the cheque is paid.

The Death of the Maker of a cheque before presentment to the bank renders the cheque null and void, but in some States the statute provides that a cheque may be paid by the bank within a limited time after death of maker.

Payment of a Cheque may be Stopped by subsequent order to bank by maker before presentment of cheque.

When Sending a Cheque Away from your own town or locality always have it certified, as this renders it easier for the person to whom you send it to get it cashed.

OTHER FORMS OF CHEQUES

Payable to Bearer

$250.00 Montreal, Que., March 4, 1914.

Bank of Montreal, pay to E. J. Williams, or bearer, Two Hundred and Fifty Dollars.

R. M. Atwood & Co.

Payable to Order

$125.40 Quebec, Que., Oct. 1, 1914.

Union Bank of Canada, pay to R. L. Holcomb, or order, One Hundred and Twenty-five and $\frac{40}{100}$ Dollars.

W. H. Unger.

Payable to Yourself

$50.00 St. John, N. B., Nov. 10, 1914.

Bank of New Brunswick, pay to myself Fifty Dollars.

E. J. Lang.

INDORSING CHEQUES

How Indorsement Should be Written.—Write the indorsement across the back, not lengthwise, of the cheque.

Each Successive Indorsement should be written under those that precede it.

In Depositing a Cheque, write across the back "For Deposit," and below this your name. Cheques thus indorsed can only be deposited, and should they be lost on the way to the bank the finder cannot use them.

Merely Writing Your Name on the Back is a blank indorsement, and signifies that it has passed through your hands and is payable to bearer, any one into whose hands it may come.

To Make Cheque Payable to some Particular Person, write: Pay to the order of (person's name), and sign your name.

Do not Send Away a Cheque Indorsed in Blank, but make it payable to the person to whom you send it. Then if lost it cannot be paid to any one else.

A Person must Indorse his Name as it is Written in the cheque. A cheque drawn payable to W. King, cannot be indorsed Wm. King. If drawn payable to Rev. W. King, it should be so indorsed, as bankers are very particular to have the name of the payee as given on the face of the note exactly reproduced in the indorsement.

If the Spelling of the Name on the Face is Wrong, indorse it in that way and then write it underneath correctly.

Responsibility of Indorsers.—The following table shows the relative responsibility of each indorser Each indorser is responsible to the one below him.

In a note.	In an unaccepted draft or uncertified check.	In an accepted draft.	In a certified check
1. Maker.	1 Drawer.	1. Acceptor	1. The Bank
2. 1st Indorser	2. 1st Indorser.	2. Drawer.	2. 1st Indorser
3. 2nd Indorser.	3. 2nd Indorser	3. 1st. Indorser.	3. 2nd Indorser
4. 3rd Indorser	4. 3rd Indorser	4. 2nd Indorser	4. 3rd Indorser
Etc.	Etc.	Etc.	Etc

FORMS OF INDORSEMENTS

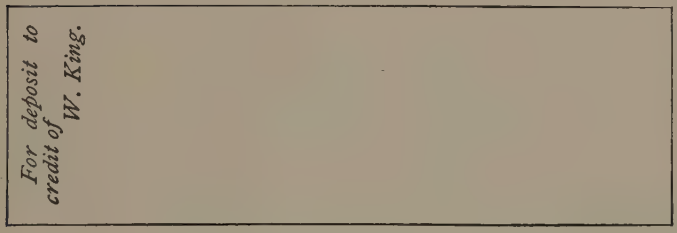
When Presented for Payment

W. King.

When Transferred

Pay to the order of S. E. Gross.
W. King.

When Deposited



BANKING RULES

1. Make your deposits in the bank as early in the day as possible, and never without your bank book.

2. Always use the deposit tickets furnished by the bank. When cheques are deposited, the banks require them to be indorsed, whether drawn to the order of depositor or not.

3. Do not allow your bank book to run too long without balancing. Compare it with the account of the bank.

4. Write your signature with the usual freedom and never vary the style of it.

5. Draw as few cheques as possible; when several bills are to be paid draw the money in one cheque.

6. Always keep your cheque book under lock and key.

7. In filling up cheques do not leave space in which the amount may be raised. Always fill the space with a dash. Use words instead of figures.

8. If one who holds a cheque, as payee or otherwise, transfers it to another, he has a right to insist that the cheque be presented that day, or at farthest, on the day following.

9. If you wish to draw money from the bank on your own cheque, write: "Pay to myself" instead of writing your name in the body of the cheque.

10. If you write a cheque to a person who will have to be identified at the bank in order to receive payment, have him indorse the cheque and then beneath his signature write "Signature O. K.," and sign your name. He can then draw payment on the cheque without further identification.

DRAFTS

Rules for Writing, Accepting and Transferring

What a Draft Is.—A draft is a written order by one person or firm upon another for the payment of a specified sum of money.

Names of Parties.—The one who writes the draft is called the drawer, the one on whom it is written is called the drawee, and the one to whom it is to be paid the payee.

When Payable.—Drafts may be made payable at sight, on demand, or at a certain time after date or after sight.

Negotiability.—Drafts are negotiable both before and after acceptance if made payable to order or bearer.

Drafts may be Drawn to One's Own Order, and then indorsed in favor of the party to whom they are to be sent.

Acceptance.—By acceptance is meant the act by which a person, upon whom a draft is drawn, binds himself to pay it when due. This usually is done by writing the word "Accepted," together with the date, in red ink across the face of the draft and signing the acceptor's name below.

When Acceptance is refused, it is said to be dishonored, and the drawer and indorser are held liable for payment. The draft is then protested.

Protest.—A protest is a formal declaration made by a notary public, under his hand and seal, at the request of the holder, of non-acceptance or non-payment, and the parties liable are formally notified. It is the practice of all banking institutions to protest all notes not paid at maturity, and cheques presented when there are no funds to meet them. Protest may be made by the debtor.

Qualified Acceptance.—If an acceptance is "qualified," that is to say, if it materially varies the effect of the draft as originally drawn, as by making it payable at a particular place *only*, it may be treated by the holder as dishonored and be protested for non-acceptance.

Time Allowed for Acceptance.—A draft must be accepted within the time prescribed by statute, which in Canada is three days, including the day of first presentment. The drawee may accept a bill on the day of its due present-

ment, or he may demand two days' further time to decide whether he will accept or not, and in case of such demand the draft cannot be legally protested for non-acceptance until the time has expired. If not protested within the time specified, the debt must be treated by the person presenting it as dishonored for non-acceptance, otherwise the holder will lose his right of recourse against the drawer and indorser.

Any Material Alteration of a draft after it has been drawn or accepted makes it valueless.

Death of Drawee.—Should the person upon whom the draft is drawn die before it is accepted, it should be presented to his legal representatives. By Statute in some States a demand draft may be paid within a limited time after the death of drawee.

Bank Drafts.—A draft made by one bank upon another is called a bank draft. This is the most common kind.

In Buying a Draft at the Bank, it is always best to have it made payable to yourself, and then indorse it in favor of the person to whom you intend to transfer it. This gives you a good receipt for the money.

Drafts on Foreign Countries are called bills of exchange. (See Bills of Exchange and Cheques.)

Accustom yourself to taking and giving receipts, even in small business transactions. It may save you much trouble, worry and expense.

FORMS OF DRAFTS

To One's Own Order

$50.00 Hamilton, Ont., Feb. 2, 1914.

Ten days after sight pay to my own order Fifty dollars, and charge to J. H. JONES.

To William Hill,
Hamilton, Ont.

Sight Draft

$100.00 Ottawa, Ont., Aug. 3, 1914.

At sight pay to the order of Henry Starr One Hundred Dollars, and charge to the account of FRANK LAWLER.

To William Dix,
St. John, N. B.

Time Draft

$50.00 London, Ont., Nov. 1, 1914

At ten days' sight pay to the order of Warren Hazelteen at Imperial Bank of Canada Fifty Dollars.

Value received. CHAS. HUNTER.

To H. R. Moser,
Oshawa, Ont.

Time Draft, Second Form

$320.00 Halifax, N. S., Oct. 1, 1914.

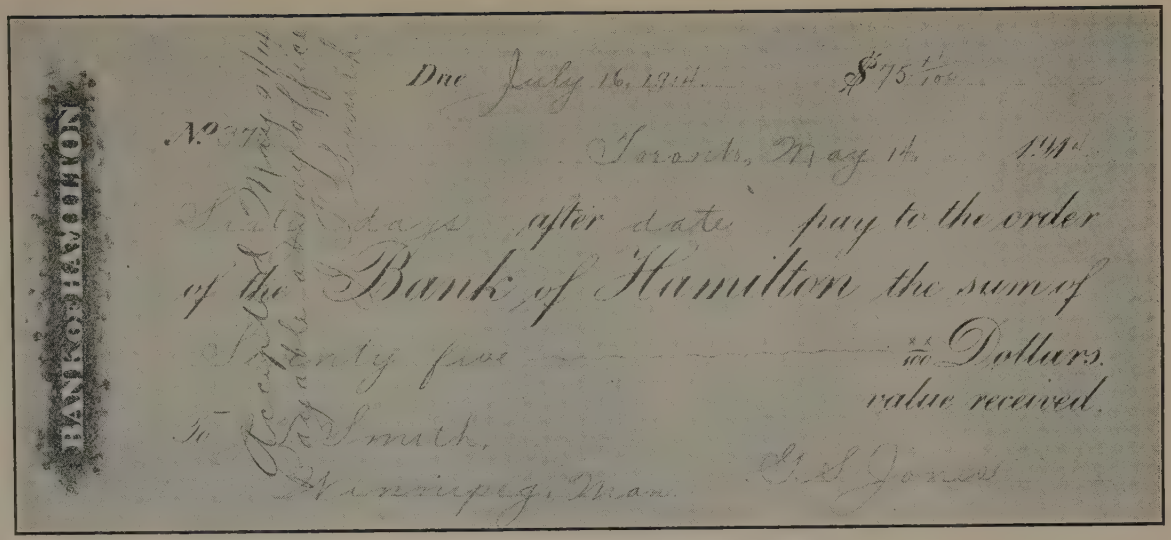
Twenty days from date pay to J. R. Kotter, or order, Three Hundred and Twenty Dollars. Value received. JAMES CLARK.

To Wm. K. Asire,
Halifax, N. S.

BILLS OF EXCHANGE

How Drawn.—Bills of exchange, as drafts on foreign countries are usually called, are drawn in sets of three, each one referring to the other two. They are alike, except that they are numbered first, second, and third. If the first, which is usually kept by the purchaser to be presented by himself for payment at the foreign bank, is lost, then the second or third, being sent by mail, may be used. The payment of one cancels the other two. To distinguish them from other drafts they are sometimes called foreign bills of exchange, and the others are sometimes called inland bills of exchange.

The bank selling a Bill of Exchange, having money deposited in a foreign bank, orders the bill cashed there In this way travelers are saved the trouble and risk of carrying large amounts of money with them. Merchants engaged in foreign trade also find them very convenient, and make all their payments through Bills of Exchange.



The form shown above is a time draft duly accepted. It is drawn by G. S. Jones of Toronto on J. T. Smith of Winnipeg. Mr. Smith has taken the precaution to make the draft payable at his own office. It might have been made payable at the payee's bank.

SET OF FOREIGN BILLS OF EXCHANGE

FORM 1

Toronto, Nov. 5, 1914.

Exchange for £100 *Ninety days after sight of this our First of Exchange (second and third of the same date and tenor unpaid) pay to the order of Chas. Wilson One Hundred Pounds Sterling, value received, and charge the same to*

Henry Horman & Co.

To the Commercial Bank of Glasgow,
Glasgow, Scot.

No. 642

FORM 2

Toronto, Nov. 5, 1914.

Exchange for £100. *Ninety days after sight of this our Second of Exchange (first and third of the same tenor and date unpaid) pay to the order of Chas. Wilson One Hundred Pounds Sterling, value received, and charge the same to*

Henry Horman & Co.

To the Commercial Bank of Glasgow,
Glasgow, Scot.

No. 642

FORM 3

Toronto, Nov. 5, 1914.

Exchange for £100. *Ninety days after sight of this our Third of Exchange (first and second of the same tenor and date unpaid) pay to the order of Chas. Wilson One Hundred Pounds Sterling, value received, and charge the same to*

Henry Horman & Co.

To the Commercial Bank of Glasgow,
Glasgow, Scot.

No. 642

LETTERS OF CREDIT

A Letter of Credit is a letter from a bank or mercantile house addressed to its agents or correspondents elsewhere, requesting them to pay or advance money to the bearer of the letter.

How Secured.—The person who obtains a letter of this kind usually is required to deposit an equivalent sum with the person or firm from whom he obtains it, in money, bonds, mortgages or stocks.

A Copy of the Letter is also sent by mail to the person addressed, in which the bearer is so described that he may be recognized.

If the Letter is not Accepted by the person to whom it is addressed the bearer should at once notify the author and give the reason why it has not been honored.

Party Held Responsible.—The party whose signature the letter bears is held responsible for the amount involved, if the person to whom it is addressed accepts it.

FORM OF LETTER OF CREDIT

Toronto, Jan. 10, 1912.

MESSRS. HAVART, REED & CO.,
London, Eng.

DEAR SIRS: We take pleasure in introducing to you Mr. Chas. P. Hodder of this city, who visits England for the purpose of investing in property in the city or vicinity of London, and desires to open a credit with you of Fifteen Thousand Dollars. We hereby authorize you to honor his drafts to an amount not exceeding in the aggregate the above-named sum and charge the same to us.

The signature of Mr. Hodder accompanies this.

Yours very respectfully,
FOSTER, WALKER & CO.

Signature of Chas. P. Hodder.

Foster, Walker & Co.'s Letter Sent by Mail

Toronto, Jan. 10, 1912.

MESSRS. HAVART, REED & CO.,
London, Eng.

GENTLEMEN: We have to-day granted a letter of credit on your house (as per enclosed duplicate) to Mr. Chas. P. Hodder for Fifteen Thousand Dollars.

Mr. Hodder is forty-five years of age, five feet ten inches tall, has a light complexion, light brown hair, and blue eyes.

Respectfully yours,
FOSTER, WALKER & CO.

A GUARANTEE LETTER OF CREDIT

Sherbrooke, Que., March 9, 1914.

Mr. Walter Coleman,
Toronto. Ont.

Dear Sir: Mr. Ira F. Van Arsdale, the bearer of this letter, is an extensive dealer in boots and shoes in this city, and is now about visiting your city for the first time, with a view of purchasing goods. We have reason to know the condition of his financial ability and his promptness in meeting his liabilities. We therefore readily guarantee the payment of any indebtedness that he may contract with your house not exceeding Ten Thousand Dollars.

Very respectfully,
Meyer, Schultz & Co.,
175 Moline St.

The Letter Sent by Mail

175 Moline St., London, Ont., March 9, 1914.

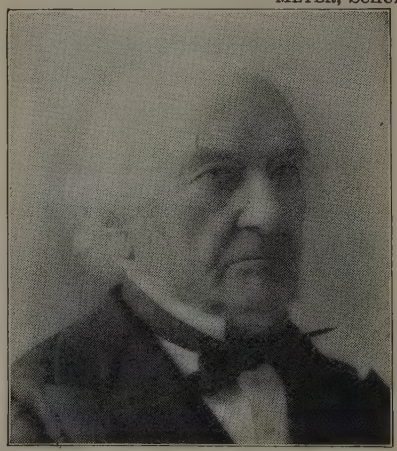
Mr. Walter Coleman,
Montreal, Que.

Dear Sir: We have to-day given a guarantee letter of credit upon you for Ten Thousand Dollars in merchandise. The bearer of our letter of credit is Mr. Ira F. Van Arsdale, an acquaintance of ours and a prominent merchant of this city.

Mr. Van Arsdale is thirty years old, six feet tall, has a dark complexion, with dark hair and eyes.

We commend him to your kind consideration.

Respectfully,
Meyer, Schultz & Co.



THE RIGHT HON. W. E. GLADSTONE, M. P.

What is really wanted is to light up the spirit that is within a boy. In some sense and in some effectual degree, there is in every boy the material of good work in the world: in every boy, not only in those who are brilliant, not only in those who are quick, but in those who are stolid, and even in those who are dull.—*Gladstone.*

GUARANTY

Great care should be exercised by anyone either giving or accepting a Guaranty, Surety or a Letter of Recommendation. Language and form nearly always have a vital bearing on its legal value

GENERAL RULE. A guarantor or surety **cannot be bound** for the debt, default or miscarriage of another unless the representation or assurance is in writing.

For example:—A goes into a store with B. A says to the merchant, "Give this man a barrel of flour, and if he does not pay you by the 20th of next month I will pay it myself."

This agreement under the Statute of Frauds and Perjuries would be useless as a guaranty, as A agrees to pay in case the debtor fails to do so. A is thus verbally agreeing to answer for the debt or default of another. **All such similarly worded guarantees are worthless unless put in writing.**

However, there are certain oral promises which are construed as not coming under the Statute of Frauds.

For example:—A says to the merchant, "Give B a barrel of flour, and I will pay for it, or be responsible for the payment."

This would be a binding verbal agreement, because A really ordered the goods for B, and his promise to pay for same is a "Valuable Consideration."

LETTERS OF RECOMMENDATION. Very often financial obligations are created or business relations entered into on the strength of a Letter of Recommendation. This should be carefully worded if one would avoid giving a guarantee.

For example:—"He is good for the amount you mention, or "You can feel safe in selling him the car." These statements are more or less Positive, and if in writing might be considered good guarantees.

Obligation, however, may be avoided by modifying the language used.

For example:—"I would judge that he would be good for the amount you mention," or "I would feel quite safe in selling the car to him," or "He has always taken care of his accounts in a satisfactory manner."

One can recommend another quite nicely without being held responsible. Bankers usually employ a phrase which serves as a protection against liability. When in doubt one could use it or something similar. It is as follows: "Without prejudice on the part of the bank or writer." (Name firm represented, if any).

Guaranty for the Performance of a Contract

For a good and valuable consideration, by us received, we, the undersigned, do hereby guarantee a faithful compliance with the terms of the above (or within) agreement upon the part of the said contractor, Richard Unger.

Done at Elkhart, Elkhart County, Province of Ontario, this 15th day of November, A.D. 1914.

FRANK KLINE. [SEAL]
WALTER HANKINS, [SEAL]

Signed, sealed, and delivered
in the presence of
WILLIAM LOWER,
CHARLES ANDREWS.

Guaranty for the Purchase of a Horse

Ottawa, Ont., January 2, 1914.

In consideration of One Hundred and Twenty-five Dollars for a black mare, I hereby guarantee her to be only five years old, sound, free from vice, and easy to ride or drive. CHAS. HOWLAND.

[N.B.—*In this guaranty the seller will be held for all the defects in the animal at the time of sale. This is the safest way for one who is not an experienced judge of horses to purchase one.*]

Guaranty for a Debt Not Yet Incurred

Berlin, Ont., March 10, 1914.

MESSRS. SANFORD & BARTH,
London.

GENTLEMEN: The bearer of this, Mr. R. J. Walker, of this city, is on the point of visiting your city for the purpose of buying goods, and desired articles in your line. He is considered worth some thirty thousand dollars, and such is our confidence in his ability and integrity. that we hereby guarantee the payment of any bills which he may make with you during this year, to an amount not exceeding five thousand dollars.

Yours respectfully,
WILLIAMS & RYAN.

Guaranty of a Debt Already Incurred.

Reading, Ont., July 9, 1914.

THE PITTSBURG MANUFACTURING CO.,
Pittsburg, U.S.

GENTLEMEN: In consideration of One Dollar, paid by yourselves, the receipt of which is hereby acknowledged, I guarantee that the debt of three hundred dollars, now owing to you by Henry Wilcox, shall be paid at maturity.

Yours truly,
CHAS. SUNDERLAND.

RAILWAYS

Introductory. The Railway Law of Canada is contained in the Railway Act, which is consolidated in the Revised Statutes of Canada for 1906 as Chapter 37. There have been some amendments, but nothing materially affecting those provisions of the Act which are of special interest to the general public. All the railways in Canada, except Government railways and Provincial Railways, are governed by the Dominion Railway Act. Government railways are under the control and management of the Minister of Railways. Provincial Railways are under the control of the Provincial Governments. Where a railway company has been incorporated by a Special Act of the legislature of any province, and the road has been constructed and operated under the provisions of that Act, the Parliament of Canada may declare such Railway to be a work "for the general advantage of Canada," and then the Dominion Railway Act comes into operation and excludes all those provisions of the special act which are inconsistent with it. The statute law affecting railways is of two distinct classes: (1) The General Acts which apply to all railways, and (2) The Special Acts, the provisions of which apply only to the railway incorporated, and which may be said to constitute its charter. Every railway has its special incorporating act.

With the exception of lands vested in the Crown, the company may take, without the consent of the owner, lands for a "right of way," one hundred feet in breadth, except in places where the rail level is proposed to be more than five feet above or below the surface of the adjacent lands, when such additional width may be taken as shall suffice to accommodate the slope and side ditches. The company may also take land "five hundred feet in breadth," including the width of the right of way, and to the extent of one mile in length, for stations, depots, yards, freight sheds, warehouses, wharves, elevators, and other structures for the accommodation of traffic. If more ample space is required for the convenient accommodation of the public, or for the traffic of the railway, or for protection against snow drifts, or for the construction of any works ordered by the Board, the Company may apply to the Railway Board for authority to take the same without the consent of the owner. The com-

pany may also enter upon any land which is not more than 600 feet distant from the centre of the located line, and may occupy the same as long as may be necessary for the construction and repairing of the railway, whenever any stone, gravel, earth, sand, water or other materials required for the construction, maintenance, or operation of a railway are situate or have been brought to a place within such distance from the line of the railway. And the company may for the purpose of obtaining such materials lay down the necessary tracks, spurs, branch lines, water pipes or conduits over or through the intervening lands. The owner of land, whether taken permanently by a company, or for a term of years, and for whatever purpose taken, has a right to "compensation" both for the value of the land taken and for the injury caused to the rest of his property. The compensation may be agreed upon between the owner and the company, and if not so agreed upon the matter must be settled by arbitration.

The award made by the arbitrators should contain an adequate and sufficient description of the lands expropriated, and the amount to be paid. Whenever the award exceeds $600 any party to the arbitration may, within one month after receiving notice of the award, appeal therefrom on any question of law or fact to a Superior Court.

The award or agreement shall thereafter constitute the title of the company to the land therein described. The compensation paid for lands taken, without the consent of the owner, stands in the place of the lands, and if more than one person is interested therein, each of the persons interested shall take the share awarded to him.

If the owner of land taken makes any forcible opposition to the exercise by the Company of any power given to it by the judgment or award, the judge may issue a warrant to the sheriff of the county or district commanding him to put the company in possession of the land, etc. And where immediate possession is required, or where it is shown that the company should have immediate right to exercise some power or control over the land, the judge may also issue his warrant to put the company in possession, even in cases where there has not been any award or agreement. But in

all such cases the company is required to give security by payment into court or otherwise to the satisfaction of the judge, to cover the probable compensation and costs.

All railway companies are authorized to construct "branch lines" not exceeding six miles in length, or "spur lines" from the main line to any industry, factory, or business. But the owner of such factory or industry may be required to deposit a sum sufficient to defray all the expenses of constructing and completing such spur or branch line.

"Railway crossings" and "junctions" may be established by leave of the Board of Railway Commissioners on such terms as to protection and safety as the Board deems expedient. At any such crossing or junction such signal system appliances and other devices and arrangements may be directed to be used as to render it safe for engines and trains to pass over such crossings or junctions. But no railway may be carried upon, along or across any highway within the limits of any city or incorporated town until the company has obtained the consent of the municipal corporation, expressed in the form of a by-law. The Board may direct that the railway shall be carried over, under or along the highway, or that the highway shall be carried over, under or along the railway, or that the railway or highway shall be permanently diverted, and that watchmen shall be employed and such other measures taken as appear to the Board to be best adapted to remove or diminish danger.

The company may also be required to erect a foot bridge or foot bridges for the purpose of enabling persons to cross the railway by means thereof. Where a highway passes under the railway it is required to be at least twenty feet in width and not less than fourteen feet high. On every highway crossed at rail level, sign-boards shall be erected and maintained with the words "Railway Crossing" painted on each side thereof. Where a railway company is authorized to construct, operate and maintain lines of telegraph or telephone for the conveyance of light, heat, power, or electricity, the company must not interfere with any public right of travel nor permit any wire to be less than twenty-two feet above a highway or public place.

Farm Crossings. Companies are required to make and maintain suitable ditches and drains alongside of and across and under the railway, to afford sufficient outlet to drain and carry off the water, and to make crossings for persons across whose lands the railway is carried, convenient and proper for the crossing of the railway for Farm purposes.

The Railway Board may order the company to provide and construct a suitable "farm Crossing" whenever the Board deems it necessary, and may direct how, when, where and by whom, and upon what terms and conditions, such farm crossing shall be constructed and maintained. The company must also erect and maintain fences of a minimum height of four feet six inches on each side of the railway, with swing gates at farm crossings, and cattle guards on each side at every highway crossing at rail level, and the fences must be turned into the cattle guards at each side of the highway.

Where an owner brings an action against a railway for the value of cattle killed by trains or engines, he must furnish satisfactory evidence that the cattle were so killed, and that the fences or cattle guards were defective. Even where cattle or horses are trespassing on a railway, and are killed or injured, if this could have been prevented or avoided by reasonable care on the part of those in charge of the engine, the company may be held liable. All railway stations are required to be erected, operated and maintained with good and sufficient "accommodation" and facilities for "traffic." Railway officials may prevent hotel runners from being upon the premises and may exclude them if they see fit.

Wages of Workmen and Employees. The Act provides that in every case in which the Parliament of Canada votes financial aid by way of subsidy or guarantee towards the costs of railway construction, mechanics, labourers or other persons who perform labour in such construction shall be paid such wages as are generally accepted as current for competent workmen in the district in which the work is being performed.

Railway companies are required to provide and use modern and efficient apparatus and appliances for communication

between the conductor and engine driver, brakes that will check the speed and bring the train safely to a standstill as expeditiously as possible, and couplers to connect the cars automatically by impact, and which can be uncoupled without the necessity of men going in between the cars. Upon all trains carrying passengers the system of brakes must be continuous and instantaneous in action, and capable of being applied by the engine driver or any brakeman, etc.

Companies are required to have a blackboard on the outside of station houses with notices written thereon with white chalk stating the time when trains may be expected to reach the station.

No passenger train shall have any freight, merchandise or lumber car in the rear of any passenger car in which passengers are carried. When any train is approaching a "highway crossing" at rail level, the engine whistle must be sounded at least eight rods before reaching the crossing, and the bell must be rung continuously from the time of the sounding of the whistle until the engine has crossed such highway. No train is allowed to pass in or through any thickly peopled portion of any town or village at a speed greater than ten miles an hour, unless the track is fenced in or properly protected. No train shall be allowed to pass over any highway crossing at rail level at a greater speed than ten miles an hour, unless such crossing is constructed, maintained and protected in accordance with the Orders and Regulations of the Board. Where trains are backing up a person must be placed on the front of the car which is advancing, to warn persons standing on or crossing the track. Cars or engines must not be allowed to stand on any part of any highway, or in shunting to obstruct public traffic for a longer period than five minutes. Every employee of a company employed on passenger trains and at passenger stations is required to wear on his hat or cap a badge to indicate his office, etc.

Traffic. Each railway is required to furnish without delay at the place of starting, and at any junction of the railway with other railways, and at all stopping places established

for that purpose, adequate and suitable means, appliances and accommodation for receiving and loading all "traffic" offered for carriage, and for carrying, unloading and delivering the same with due care and diligence upon a reasonable hire being tendered. But railway companies differ from "common carriers" in that (1) their right to limit their liability by contract is curtailed, (2) their tolls must be equal, and (3) they are subject to the general supervision of the Railway Board. Common Carriers were not limited by any controlling authority, and the only qualification upon the tolls charged is that they must be "reasonable." But railways must not charge one person or company a higher rate than is charged to another. The general rule is that carriers of goods are "insurers" of those goods, whereas carriers of passengers are liable only for "negligence." The only defence at common law to an action for damage to or for loss of goods was that the loss occurred through what is called the act of God, the King's enemies, some inherent fault or defect in the thing carried, or the fault of the shipper. For example, if fresh meat is injured through a "delay" in its carriage the company will be liable, but if it becomes unsaleable through being improperly packed or protected, considering the distance it is to be carried, the company is not liable. *Prima facie* the company is liable for injuries to cattle shipped, but where it was shown that the damage to the cattle was due to neglect or carelessness on the part of the owner or shipper, in not sending a man in charge, the company was not held liable. A horse had been fastened in the usual way in a car, but was injured by having struggled through an opening which to all appearances seemed too narrow for it to get through, the company was not held liable.

Injury to Passengers, Railway Fares, etc. Every passenger who refuses to pay his fare may be expelled from the train by the conductor at any usual stopping place, or near any dwelling house, but the conductor must first stop the train and not use any unnecessary force. No person injured while on the platform of a car, or on any baggage or freight car, shall have any claim in respect of such injury if room

inside the passenger cars sufficient for the accommodation of the passengers was furnished at the time. A check is required to be affixed to every parcel of baggage delivered by the passenger to the company for transportation, and a duplicate of such check to be given to the passenger. Railways, being "common carriers," are liable as such when they carry a passenger and his personal luggage for hire, but where a passenger retains his baggage in his own possession at his own request, the company is not liable for loss or injury to such personal baggage during its transit, unless it was lost or injured through the carelessness or negligence of the employees of the company.

Railways may limit their liability to the extent permitted by statute, but the conditions and extent of the limitation should be made known to the passenger. They are only bound to check and carry free of charge "passengers' luggage," and are only liable for such articles so carried, and lost or damaged, as are properly comprehended in the term "luggage." Where a passenger carried in a valise a quantity of "gold pens and pencils" intended for sale, the court held that such articles did not constitute luggage.

The contract of a railway with a passenger is to take due care to carry him safely throughout, and to the end of his journey. The company is not obliged to furnish cars in all respects free from defects and perfect in their construction and equipment, but reasonably adaptable and suitable. A passenger riding on a freight train is not entitled to expect the same accommodation and safety as if he were using a passenger train. If a passenger chooses to get off where there is no platform and is injured, when he could by going through the car or cars have stepped upon a platform, he cannot claim damage for an injury.

The contract between the company and a ticket holder is usually on the ticket itself, and if the conditions are known to the ticket holder of course they are binding upon him. If he is injured the company may be liable. But "negligence on the part of the passenger" may be shown. A company may undertake to keep baggage until required. If no conditions are imposed the company will be liable for

the value of the goods, but of course it could have limited its liability by contract. The measure of damages for injuries to passengers may also be limited by agreement. Generally speaking, such damages as may be reasonably supposed to have been in contemplation of the parties when they make the contract, may be claimed.

Liability for Damage to Goods, etc. Where a shipper accepts a bill of lading containing stipulations against the carrier's liability, he must be deemed to have read it, and may be deemed to be bound by the stipulations. But even where there is a condition that the goods are "shipped at the owner's risk," or any other terms relieving the company from liability, such words, unless they expressly cover loss due to the negligence of the carrier or its servants, will not be construed to relieve the company from loss occasioned by its negligence. **All such conditions are construed strictly against the company.** Where the bill of lading stated that the goods were received by the company "at the owner's sole risk," yet it was held that the company was liable for loss occasioned by the negligence of its servants in not protecting the goods from the weather. A condition in a shipping receipt relieving the company from liability, even if the loss or damage should be "caused by the negligence, carelessness or want of skill of the carrier's servants," has been held not to apply to cases where the goods were wrongfully sold or converted by the carrier.

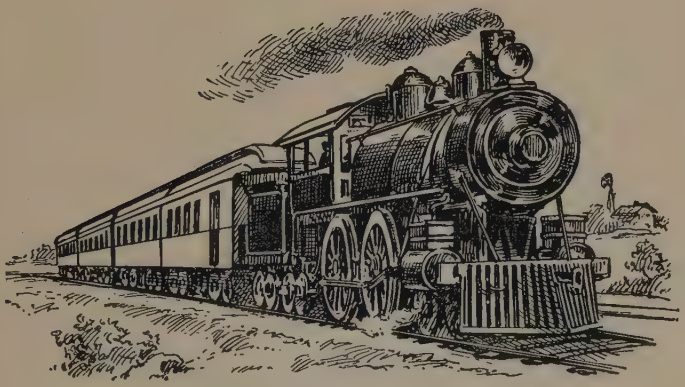
The measure of damages in actions for injuries to goods is "the value of the goods," but, as already stated, the company may limit its liability in that respect by conditions in the contract with the shipper, and the conditions may provide that "notice of the loss" must be given to the company within a limited time. There is nothing in the Act requiring that the conditions in bills of lading shall be just or reasonable. The carriers' contract is with the person in whom the property in the goods is vested. Where goods have been sold, and reshipped by the consignor pursuant to agreement, the consignee is the proper person to sue for loss or damage.

Stoppage in Transitu. Where goods are delivered to a carrier, the right of "stoppage in transitu" continues in the unpaid vendor so long as the goods are in the possession of the carrier, whether the carrier was nominated by the consignee or not. If the carrier is notified by the sender to return the goods and declines to do so, he may be liable to the sender for their value. Even where goods have arrived at their destination, but owing to some informality they have not been delivered to the consignee, and they are then stopped by the consignor, the "transitus" is not at an end, and the stoppage is valid. **But if they have arrived at their destination, and the carrier holds them merely as a warehouseman for the purchaser, the transitus is at an end.** When a purchaser refuses to accept the goods the right of stoppage remains. When the carrier receives notice to stop the goods, his duty is to hold them, and if there is any doubt of the sender's right, he should apply for an interpleader. A notice of stoppage *in transitu* should be given to the person who has the immediate custody of the goods, and should describe them sufficiently. The expected profits on goods shipped are "too remote," and where such a claim has been made in the English courts it has been disallowed. Where a consignee failed to take delivery of a horse, the company was allowed to charge the expense of keeping him. Hotel expense incurred while waiting for goods that have been delayed in transit cannot be recovered. In another case a claim for hotel expenses and loss of profits upon business while a traveller was awaiting the arrival of his sample trunks was allowed.

With regard to **"dangerous commodities,"** the Act provides that no passenger shall be allowed to carry, nor shall a company be required to carry upon its railway, gunpowder, dynamite, nitro-glycerine, or any other goods which are of a dangerous or explosive nature, and every person who sends by a railway any such goods shall distinctly mark their dangerous nature on the outside of the package, and otherwise give notice in writing to the station agent whose duty it is to receive such goods and to whom the same are delivered.

The company may refuse to take any package or parcel which it suspects to contain goods of a dangerous nature, or may require the same to be opened to ascertain the fact, and the company is prohibited from carrying any such goods except in cars specially designated for that purpose, and having in large letters painted on the outside thereof, "Dangerous Explosives."

Officers and Employees. Every conductor, locomotive engineer, train despatcher, telegraph operator or any other officer or employee of a railway company who is intoxicated or under the influence of liquor while on duty is liable to be punished by fine or imprisonment, and every person who sells or gives spirituous or intoxicating liquors to any servant or employee of a company while on duty is liable to a fine or imprisonment. It is the duty of railway companies to cut down and destroy all thistles and noxious weeds annually growing on the right of way, before they have sufficiently matured to seed, and in case of the neglect of the company to perform this duty a penalty of $2 per day may be imposed. And any mayor, reeve or chief officer of any municipality in which any part of the right of way lies may employ workmen to cut down, root out and destroy such thistles and weeds, and may recover the costs thereof from the railway. Any railway constable who neglects his duty is liable to a fine or imprisonment. Every person who wilfully breaks down, enters or destroys any gate, fence, building or structure of a railway, or removes, obliterates or defaces any printed or written notice, direction or by-law of a company, or wilfully obstructs or impedes any officer or agent of the company in the performance of his duty, shall be liable to a penalty not exceeding $50. Every person, not connected with the railway or employed by the company, who walks along the track thereof, except where the same is laid across or along a highway, is liable on summary conviction to a penalty not exceeding $10.



TRANSPORTATION

Liability of Railroad and Express Companies

The Business of Transportation, especially of goods and merchandise, and the laws which regulate the same are of great importance, and should be thoroughly understood by every one.

Carriers.—Those who transport goods for others are called carriers, and since all the business is done under contract such contracts are very numerous.

Common Carriers.—A common carrier is one whose business is the carrying of goods or persons from place to place for a consideration, either by land or water.

The most common ones are the railroad, steamboat, steamship, and express companies, but truckmen, teamsters, expressmen, and others who offer their carrying services to the public generally are also common carriers.

Common Carriers of Goods

Two Elements are Necessary to constitute one a common carrier (1) his following it as a business, and (2) his offering his services for hire to the public generally. Those who work only for a particular person are not common but private carriers.

Obligation to Take.—A common carrier is obliged by law to take any goods that are offered to him for transportation

to any point on his route, provided his usual compensation is offered him in advance.

In case the carrier's cars are full he may refuse to take more; he may also refuse to carry freight of a dangerous character, such as explosives.

Rates.—Carriers may establish such rates, provided the same are reasonable, or make such contracts as they choose. Large corporations usually have established schedules of rates. They can change these from time to time, but they must accept the goods of all persons at those rates. They cannot demand more from one person than from another, but must treat all alike.

Discrimination Unlawful.—The carrier must not make unjust discrimination as to prices of carriage. Before the passage of the Inter-State Commerce law, systematic discrimination in their charges was practiced by some of the railroad companies in the United States. Great corporations were given low rates for their vast shipments, while the small shipper was crushed by much higher charges for transportation. Unjust discriminations were also made between different towns and localities. The Inter-State Commerce law renders such discriminations unlawful.

Compensation.—Common carriers may demand their pay in advance, yet they often transport the goods and collect the freight from the person receiving the same.

In case the person to whom the goods are sent refuses to pay the charges the carrier must collect from the sender, for it was with him the contract was made and he alone can be sued. The other party made no contract with the carrier, hence cannot be sued. But if the sender is acting as the agent of the person to whom they are to be sent the company may sue the latter, for in that case the contract was made with him.

Diligence and Dispatch.—A common carrier is bound to carry the goods with reasonable diligence and dispatch, and safely deliver them to the person to whom they are consigned, without any loss or injury, except such as may be occasioned by the act of God, the public enemy, or the fault or fraud of the owner.

When Liable Beyond His Own Route.—If a carrier re-

ceives goods for transportation and agrees to deliver them beyond the terminus of his own route he renders himself responsible for the whole route. He may by special contract limit his liability to his own route, and absolve himself by safe delivery to the next connecting carrier.

Carrier's Lien.—Common carriers have another way to obtain their pay. Common carriers may keep the goods they have transported until their charges are paid.

Thus, there are three ways in which a carrier may enforce payment of his freight, viz.:

1. He may refuse to take the goods unless payment is made in advance.
2. He may transport them and then keep them until paid.
3. He may transport and deliver them and then sue the person with whom he made his contract.

Loss or Injury.—Common carriers are responsible for any loss or injury occurring to goods which they are transporting. Any damages that have occurred to the goods while in possession of the carrier must be made good. He has complete control over the goods as if they were his own, and if while in his possession they suffer injury it is his loss.

The carrier is not liable for the "act of God," such as cyclones, floods, lightning, a public enemy as in war, or (in shipping) for perils of the sea. But fire, unless caused by lightning, does not come under this head. Robbery or theft does not relieve them from liability.

Any damages that have occurred to the goods while in possession of the carrier must be made good if it occurred through the carelessness of any of the employees.

Perishable Goods.—Carriers are not responsible for loss to fruits that decay in their possession, or goods shipped in defective boxes or carelessly packed, such as glassware, crockery or other articles that are easily broken.

If a package is of great value, such as money, the common carrier must be informed of it.

Collecting Damages.—In case of damage to goods the railroad or express company should be duly notified and the amount of damages stated or sworn to before a proper officer and with sufficient evidence, if required.

A common carrier must pay the market value at the point of destination of all property lost or destroyed by his fault while in his care for transportation.

Receipt.—In shipping goods by freight or express a receipt or bill of lading should always be taken and carefully preserved.

Bills of Lading.—The bill of lading is the carrier's acknowledgment of the receipt of goods, and is evidence of contract between the parties, and is supposed to contain all the carrier's claim for non-liability. Three copies of the bill are made out; one is kept by the shipper, another by the party transporting the goods, the third is sent to the person to whom the goods are consigned.

Bills of Lading are transferable and assignable, and the assignee may sue for the recovery of the goods.

Form of Bill of Lading

New York, December 10, 1904.

Shipped in good order, and well conditioned, by *James C. Hanton* .....on board the ship *Goodspeed*..... Marked as follows:

Sylvester Clyde,
Rio Janeiro.

whereof *Chas. Bollman*..... is master, now lying in the port of *New York*.....and bound for the port of *Rio Janeiro*..... 500 *barrels of flour,* being marked and numbered as in the margin, and are to be delivered in the like order and condition at the port of *Rio Janeiro*.....(the danger of sea only excepted) unto *Sylvester Clyde*.....or his assigns, he or they paying freight for the said cases, with ten cents primage and average accustomed.

In witness whereof I have affirmed to three bills of lading, all, of this tenor and date; one of which being accomplished the others to stand void.

HENRY R. SANDFORD.

(In the above form, Hanton is the shipper or consignor, Clyde the consignee, and Sandford the carrier. It might be signed by the master (Bollman) instead of by Sandford.)

Common Carriers of Persons

A common carrier of persons is one who holds himself out to carry for hire from place to place all such persons as

choose to employ him. Railroads, steamboats, street car, omnibus and stage line companies are the most common.

His Duty.—He must carry all persons who may present themselves for carriage, provided they are in a proper condition and offer their fare. He is bound to provide suitable and proper means of conveyance, with suitable attention.

His Liability.—He is bound to use the highest degree of care and diligence in the conduct of his business and is responsible for negligence of any kind. He is bound to protect the passengers against insult or injury from his servants or employees. He must give passengers reasonable time to get off and on the carriage and suitable means of doing so.

Baggage.—Passenger carriers are responsible for the baggage of their patrons. If the servants of the carrier are allowed to carry parcels, the carrier will be responsible for their safe delivery, although the carrier derives no benefit therefrom.

A Baggage Check is evidence of the liability of the company issuing it.

Baggage does not include merchandise, or money, except an amount reasonable for expense.

If a carrier sells a personal ticket to a point beyond the terminus of his own route, and especially if he also checks the baggage to such a point, he is responsible for the safety of the baggage to that point.

AGENCY

An Agent, in law, is a person authorized to act for another, called the principal, the relation between them being known as agency.

Agency is one of the most common and necessary relations of life. Nearly every one acts every day as the agent to some one else. Thus every clerk in a store is the agent of the proprietor. Almost all the business of brokers, commission merchants, lawyers, auctioneers, etc., is some sort of an agency. Corporations act wholly by means of agents, viz.: their officers, clerks, etc.

Who May Act as Principal or Agent.—Any one who is

competent to do business for himself may act as principal, and appoint an agent to transact it for him. Persons who cannot do business for themselves may, however, be appointed to act as agents. Therefore minors and married women may act as agents.

A General Agent is one authorized to represent his principal in all his business of one particular branch.

A Special Agent is one appointed to a particular thing only, or a few particular things.

How Appointed.—An agent's authority may be given orally or by writing; no particular form of words is necessary. In important matters, the agent is often appointed by a written instrument which is called a power of attorney. When thus authorized under seal and said instrument duly acknowledged and recorded, an agent can sign deeds, or other conveyances of real estate or sealed instruments.

Extent of Authority.—The employing of an agent is the act which gives him his authority. An agent has authority to do whatever is necessary or generally done in connection with the purposes for which he is employed. Some employments give very wide latitude of power, and leave very much to the discretion of the agent; others give a very limited authority.

Liability of Principal.—The principal is responsible for the acts of his agent committed in the execution of the agency and which are within the scope of the agent's authority. A distinction is here made between a special and a general agent. If a special agent exceeds or disobeys his instructions the principal is not liable; but if a general agent exceeds his authority the principal will be bound, if the act is within the apparent scope of an agent's authority, when it is such an act as is natural and usual in transacting business of that kind. By appointing him to do that business, the principal is considered as saying to the world that his agent has all the authority necessary to transact it in the usual way. For any criminal act, however, of the agent, the principal is not responsible unless he authorized him to commit it.

Wrongful Acts of Agents.—As to wrongs and injuries, or

torts, as they are called in law, the general rule is that the principal is liable to third persons for the wrongful acts of the agent when acting within the scope of his agency. But this does not relieve the agent of personal liability himself.

The Agent's Liability.—1. To his Principal. An agent is bound in transacting the affairs of his principal to exercise all the care which a reasonable man would exercise in his own, and to the utmost good faith. For any loss to the principal through neglect or unfaithfulness, the agent is liable to him. 2. To the Third Party. If an agent conceals his character as an agent, or transcends his authority, or if he expressly binds himself in any way, he is himself liable to the third party.

Accounting.—The principal may call his agent to an account at any time, and may recover full indemnity for all injuries sustained by reason of the positive misconduct or negligence of the agent, or by his transcending his authority. An agent is not liable to his principal for not accounting until demand, which demand should be made, and sufficient opportunity given him for payment.

Compensation fees against the principal.—An agent is entitled to compensation for his services, and reimbursement for the expenses of his agency, and for personal loss or damage in properly transacting the business thereof.

Sub-Agents.—An agent may in many cases himself appoint another agent and act through him. Such a person is called a sub-agent, and is responsible to him who has appointed him, as his principal. In most commercial transactions sub-agents may be employed.

In Whose Name the Business is Done.—All business should be transacted and money deposited in the name of the principal.

Mixing Property.—If an agent mixes his own property with that of his principal, so that it cannot be identified, it will all belong to the principal.

Responsibility to Third Party.—Ordinarily a person can only be responsible for his own acts, but an agent's act is really considered as that of his principal. Therefore the rule is that the principal is responsible for the acts of his agent. The principal is bound even though he was un-

known at the time the act was done, because he is supposed to derive the benefit of the same.

Ratification.—If a principal ratifies an act done, he is bound by it, whether he had given the agent authority or not. Subsequent ratification is equivalent to prior authority. But if such ratification is made under a mistake of circumstances it is not binding.

Responsibility of Third Party.—A person doing business with an agent is just as responsible to his principal as though he had transacted the business with the latter in person.

Revocation.—It is always in the power of the principal to revoke an agency; but if the power conferred is coupled with an interest, as where an agent has power to sell goods and apply the proceeds to his own use; or if it is given for valuable consideration, and a continuance of the agency is necessary to meet the responsibilities he has assumed in advance, to carry it on, then such agency cannot be revoked at the pleasure of the principal.

How to Revoke an Agency.—It must be done by an express act of the principal or by the act of law. The first implies a written form revoking the power of attorney that has been conferred, or any express declaration to revoke. The second occasion may be the death of the principal or agent.

Notice to be Given.—Due notice should be given by the principal of such revocation to those who knew of the authority given to such agent, because a general authority may continue to bind the principal after it has been actually recalled, if the agency were well known and the recalling of it wholly unknown to the party dealing with the agent without that party's fault.

Power of Attorney.—The authority by which one person is empowered to act in the place or as the attorney of another is called a power of attorney. The power of attorney is usually in writing and under seal, though for many purposes it may be created by parol. Strict rules of construction are applicable to these instruments, and courts incline to construe even general powers narrowly rather than broadly. If the power of attorney is to be recorded it should

be properly acknowledged before an officer the same as a deed.

General Form of Power of Attorney

Know all Men by These Presents, That I, William Brown, of Bryson, County of Pontiac, Province of Quebec, have made, constituted and appointed and by these presents do make, constitute, and appoint, George B. Stadden my true and lawful attorney for me and in my name, place and stead, [*here state the purpose for which the power is given*], giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as fully, to all intents and purposes, as I might or could do if personally present, with all power of substitution and revocation, hereby ratifying and confirming all that my said attorney or his substitute shall lawfully do or cause to be done by virtue thereof.

In witness whereof, I have hereunto set my hand and seal the second day of January, one thousand nine hundred and .....

WILLIAM BROWN. [SEAL]

Signed, Sealed, and Delivered
in Presence of

.....

Power to take Charge of and Carry on Business

Know all Men by these Presents, That I, Henry Saylor, of Aurora, Illinois, do by these presents appoint, constitute, and make R. I. Winters my true and lawful attorney, for me and in my place and stead to take charge of my business of general merchandising at Aurora, Illinois; to purchase and sell for cash or on credit all such articles, goods, merchandise, and wares, as he shall deem proper, necessary, and useful in said business; to sign, accept, and indorse all notes, drafts, and bills; to state accounts; to sue and prosecute, compromise, collect, and settle all claims or demands due or to become due, now existing or hereafter to exist in my favor; to adjust and pay all claims or demands which now exist or may hereafter arise against me, either connected with said business or otherwse.

In witness whereof, I have hereunto set my hand and seal, this — day of ———, 19—. HENRY SAYLOR. [SEAL.]

Power to Vote as Proxy

Know All Men by These Presents, That....., the undersigned, Stockholder in the..... do hereby appoint.....true and lawful Attorney, with power of substitution, for.....and in..... name, to vote at the meeting of the stockholders in said..... to be held at.....or, at any adjournment thereof, with all the powers.....should possess if personally present, hereby revoking all previous proxies.

.....190...

Witness

.....

ARBITRATION

Form of Agreement to Refer to Arbitrators

Know all Men by These Presents, That we, the undersigned, hereby mutually agree to submit all the matters in difference between us, of every kind, name, and nature, to the determination and award of Chas. Barker, William Becker, and Robert Rehling, of the Town of Brighton, in the County of Northumberland, and Province of Ontario, as arbitrators, with power to them, in case of disagreement on any matter, to appoint an umpire or third arbitrator.

That said arbitrators, or any two of them, shall hear and determine the matters in dispute between us, and award the payment of all the costs and expenses incurred in such arbitration. That the said arbitrators shall make their award in writing on or before the fifteenth day of April, A.D. 19....

In witness whereof the parties have hereunto set their hands and seals this 15th day of March, A.D. 19....

Signed, sealed and delivered in the presence of John Brown.

HENRY GASSER, [Seal.]
ROLAND R. CODY, [Seal.]

Form of Notice to Arbitrators

GENTLEMEN: You have been chosen arbitrators on behalf of the undersigned, to arbitrate and award between them, in divers matters and things set forth in their submission, which will be produced for your inspection when you meet at —, in —, on the — day of —, at — o'clock — M., to hear the allegations and proofs.

Dated, etc,

HENRY GASSER,
ROLAND R. CODY.

Form of Arbitration Bond

Know all Men by These Presents, That Henry Gasser and Roland R. Cody have this — day — day of —, A.D. 19—, submitted their matters in controversy concerning the boundary and division lines of a certain tract of land [*describe it*] to Chas. Barker, Wm. Becker, and Robert Rehling, to arbitrate, award, order, judge, and determine of and concerning the same.

That we, the undersigned, bind ourselves in the sum of — dollars that said Henry Gasser and Roland R. Cody shall submit to the decision and award of said arbitrators, provided said award be made in writing on or before the — day of —, A.D. 19—.

(Signed) FRED. HODGETTS,
CHAS. R. WILLIAMS.

Form of Award

Know all Men by These Presents, That we, the undersigned, arbitrators of all the matters of difference, of every name, kind, and nature, between Henry Gasser and Roland R. Cody, by virtue of their agreement of submission of March 15, 19.., do award, order, judge and determine of and concerning the same as follows: That [*then state the award in full*].

In witness whereof, we have, in each other's presence, hereunto set our hands this tenth day of April, 19..

CHAS. BARKER,
WM. BECKER,
ROBERT REHLING.

ASSIGNMENTS

An Assignment is the transfer of a debt, obligation, bond, wages, or any kind of property, personal or real, or any actual interest therein. It also signifies the written instrument by which the transfer is effected.

How Made.—An assignment may be written on the back of the instrument it is intended to convey, or on a separate paper.

No Formality is Required by law in an assignment. Any instrument between the contracting parties that goes to show their intention to pass the property from one to the other will be sufficient. Proof will be called for only when it appears that it was merely a sham or fraudulent transaction.

Lands and Tenements.—Assignments relating to lands and tenements must be duly signed, sealed, acknowledged and recorded, like a deed.

For Benefit of Creditors.—Where property is assigned for the benefit of creditors, its actual transfer to the assignee must be made immediately. Such an assignment covers all of the assignor's property, whatever and wherever it may be, which is not exempt from execution.

Preferring Creditors.—At common law the assignor might give preference to certain of his creditors, but this is now generally prohibited by statute.

Correct Schedules of the property assigned should accompany the assignment in all cases.

Forced Assignment. Where a person is insolvent and refuses to make an assignment for the benefit of his creditors he cannot be forced to do so except in Quebec and Newfoundland, but relief can be had under the Creditor's Relief Act.

Some Things are not Assignable, as pensions, government bounties, personal trusts, as a guardianship, or the rights of a master in his apprentice.

Form of Simple Assignment

For value received, I hereby assign all my right, title, and interest in the within contract to Chas, Hillman.

Dated Sydney. C. B. I., November 10, A. D. 19...

MAURICE SANDFORD.

Assignment of Account

In consideration of One Dollar, value received, I hereby sell and assign to W. C. Cole the within account, which is justly due from the within George Sanders, and I hereby authorize the said W. C. Cole to collect the same.

Toronto, March 10, 19.... JAMES HASTER.

Assignment of Mortgage

Know all Men by these Presents, That I, William Bower, the within named mortgagee, for a consideration of Six Hundred Dollars hereby assign, transfer, and set over to Henry Klingman, his heirs and assigns, the within named instrument of mortgage, and all the real estate, with appurtenances therein mentioned and described, to have and to hold the same forever, subject, nevertheless, to the equity and right of redemption of the within named James Yundt, his heirs and assigns therein.

In witness whereof, the party of the first part has hereunto set his hand and seal this fifth day of April, A. D. 19...

WILLIAM BOWER. [SEAL]

Sealed and delivered in presence of }
EDWARD MILLER. }

This should be acknowledged and recorded same place as mortgage.

Assignment with Power of Attorney

In consideration of the sum of One Thousand Dollars (the receipt of which is hereby acknowledged), I do hereby assign, transfer, and set over to Martin Scott (of Chicago, Ill.) all my right, title, and interest in and to [*here describe what*]. And I hereby constitute said Martin Scott my attorney, in my name or otherwise, but at his own costs and charges, to take all legal measures which may be proper or necessary for the complete recovery and enjoyment of the premises.

Witness my hand and seal this twentieth day of January, A. D. 19...

(Witnesses) HENRY LONG.

Assignment for the Benefit of Creditors

Know all Men by These Presents, That whereas I, William Colerage, merchant of the city of Montreal, and Province of Quebec, am indebted to various persons in considerable sums of money, which I am at present unable to pay in full, and being desirous to convey all my property for the benefit of my creditors, without preference or priority other than that provided by law:

Now, therefore, I, in consideration of the premises, and of the sum of One Dollar paid to me by Chas. Watson, of said city and Province, do hereby grant, bargain, sell, assign, and convey unto the said Chas.

Watson of all lands, tenements, goods, and chattels of every name, nature and description, wheresoever the same may be, excepting and reserving only such property as is exempted by law from attachment.

To have and to hold the same unto the said Chas. Watson, in trust and confidence, to sell and dispose of the said real and personal estate for cash upon such terms and conditions as in his judgment may appear best, and apply the proceeds in the following manner, to wit:

First. To pay all such debts as by the laws of the said Province are entitled to preference in such cases.

Second. To pay and discharge all the just and reasonable expenses, cost, and charges of executing this assignment.

Third. To distribute and pay the remainder of said proceeds to the creditors of the party of the first part for all debts and liabilities which he may owe, rateably, in proportion to their respective claims.

Fourth. The residue and remainder of the proceeds of said sales, if any there be, shall be paid over to me, my executors, administrators, or assigns.

In witness whereof, I have hereunto set my hand and seal this fifteenth day of February, A.D. 19..

Executed and delivered in the presence of
JOHN MYERS,
HENRY BEST.

WILLIAM COLERAGE. [SEAL]

N.B.—In some cases creditors should assent to send an assignment. The laws as to assignments vary in different cases.

BAIL

Definition.—Bail is a bond or recognizance given for another's appearance in court. It is required in criminal cases generally and in certain civil cases such as Replevin. The term bail is applied also to the sureties themselves, and to the amount in which they bind themselves for the appearance of their principal.

Excessive Bail.—The magistrate may fix the bail, or may refuse it, but a superior court may grant it, if refused, or reduce it if excessive.

Bail Bond.—The bond given by the sureties is termed a recognizance, and in case the prisoner does not appear for trial, or forfeits his bail, as it is termed, the sureties have to pay whatever sum is pledged in the bail bond or recognizance.

Form of Bail Bond or Recognizance

PROVINCE OF ONTARIO,
County of York.

This day personally appeared before the undersigned, a justice of the peace in and for the said county, Charles Seibert and Frank Stanton, all of Aurora, in said County and Province, and jointly and severally acknowledged themselves to be indebted unto the people of the Province of Ontario, Canada, in the sum of Five Hundred Dollars, to be levied of their goods and chattels, lands and tenements.

Whereas, the above bounden Chares Seibert, on the tenth day of November, A.D. 19.., was brought and examined by and before John Brown, a justice of the peace in and for the county aforesaid, on a charge preferred against the said Charles Seibert [*here state the offence charged*] in said county, and the further examination of said Charles Seibert having been continued to the ninth day of December, A.D. 19.., at 10 o'clock AM., and the said Charles Seibert having been adjudged and required by the said justice to give bonds, as required by the statute in such case made and provided, for his appearance to answer to said charge. Now the condition of this recognizance is such that if the above bounden Charles Seibert shall be and appear before the undersigned, at his office, in the city of Aurora, in said county, on the ninth day of December, A.D. 19.., at ten o'clock, A.M., then and there to answer to the said people of the Province of Ontario, on said charge, and abide the order and judgment of said court, and not depart the same without leave, then and in that case this recognizance to become void, otherwise to be and remain in full force and virtue.

As witness our hands and seals this tenth day of November, A.D. 19...

CHARLES SEIBERT. [SEAL.]
FRANK STANTON. [SEAL.]

Taken, entered into, and acknowledged before me this tenth day of November, A.D. 19...

JOHN BROWN,
Justice of Peace.

In some cases the recognizances may be oral in open court.

BAILMENTS

Definition.—Bailment is a delivery of goods or money by one person to another in trust, for some special purpose, upon a contract, expressed or implied, that the trust shall be faithfully executed.

Names of Parties.—The owner of the goods bailed is termed the bailor, and the person to whom they are delivered or bailed, the bailee.

The Responsibilities of Bailees is governed by the consid-

eration whether, in the case of the thing bailed, they have been guilty of ordinary neglect, gross neglect, or slight neglect. Ordinary neglect is the omission of that care which every man of common prudence takes of his own concerns. Gross neglect is want of that care which every man of common sense, how inattentive soever, takes of his own property. Slight neglect is the omission of that diligence which every circumspect and thoughtful person uses in securing his own goods and chattels.

The Rules Governing the law of bailments are: 1. A bailee who derives no benefit from his undertaking is responsible only for gross neglect, or, in other words, for a violation of good faith. 2. A bailee who alone receives benefit from the bailment, is responsible for slight neglect. 3. When the bailment is beneficial to both parties the bailee must answer for ordinary neglect. 4. A special agreement of any bailee to answer for more or less, is in general valid. 5. All bailees are answerable for actual fraud, even though the contrary be stipulated. 6. No bailee is chargeable for a loss by inevitable accident, except by special agreement.

A Borrower for Use is responsible for slight negligence.

A Pawnee is answerable for ordinary neglect.

A Depositary, one who receives goods or money to be kept for the bailee without a recompense, is responsible only for gross neglect.

A Carrier of goods or money without reward is responsible only for gross neglect, or breach of good faith.

A Private Carrier for hire, by land or water, is answerable for ordinary neglect.

The Hirer of a Thing is answerable for ordinary neglect.

A Workman for Hire must answer for ordinary neglect of the goods intrusted to him, and apply a degree of skill equal to his undertaking.

All Bailees Become Responsible for losses by casualty or violence, after their refusal to return the things bailed, on a lawful demand.

Borrowers and Hirers are answerable in all events, if they keep the things borrowed or hired after the stipulated time, or use them differently from their agreement.

Depositories and Pawnees are answerable, in all events, if they use the things deposited or pawned.

Innkeepers.—An innkeeper is responsible for the acts of his domestics, and for thefts, and is bound to take all possible care of the goods of his guests. He is regarded as an insurer, responsible for any injury or loss, not caused by the act of God, the King's enemies, or neglect or fault of the owner. When, however, a guest has the exclusive keeping and occupancy of a room, the inkeeper is not liable, nor where the guest takes upon himself the care of the goods, or neglects to use ordinary caution.

Warehousemen are bound only to take reasonable and ordinary care of the goods deposited with them. Thus, they would not be liable for thefts, or for loss or injuries caused by rats, unless occasioned by their want of proper care, etc. Their liability commences as soon as the goods arrive and the crane of the warehouse is used to hoist them in, and it terminates the moment they leave his premises. The warehouseman's liability is usually fixed or limited by receipts which they give for the goods deposited, and which pass from hand to hand by assignment. See Warehousing.

Wharfingers.—A wharfinger is one who keeps a wharf for the purpose of receiving goods on hire. His responsibility is similar to that of a warehouseman.

BANKRUPTCY

There is no general bankruptcy legislation in Canada as yet. By the British North America Act legislation of this kind must be passed by the Dominion Parliament. The Provincial Legislatures have no authority. Such Legislatures may, however, pass regulations governing the voluntary assignments by individuals or corporations. Most of them have done so and the references in this book to assignments for the benefit of creditors cover the greater part of the legislation now in force so for as its general application is concerned.

PARTNERSHIP

A partnership exists when two or more persons combine their property, their labor, their skill, or all of these in business, to share the gains and losses in certain proportions.

The Firm is the name, style or title under which the partners do business, and also means the partners themselves, taken collectively. The firm name should be set forth in the articles.

DIFFERENT KINDS OF PARTNERSHIP

A General Partnership is constituted between individuals if they agree to enter into a general or particular business, to share the profits and losses together without fixing any limitations or conditions.

A Special or Limited Partnership is an agreement entered into to allow a special partner, whose name does not appear in that of the firm, to put in a limited amount of capital and to receive a corresponding share of the profits, and be held correspondingly responsible for the contracts of the firm, but only to the extent of the capital contributed by him, and no special partner can interfere in or transact firm business. A special or limited partnership agreement or certificate must generally be acknowledged or sworn to and recorded.

Such partnerships were unknown to the common law, and the limitation of liability is secured in this country only by strict compliance with the particular requirements of the statutes of the several **Provinces or States.**

The statutes generally require such a partnership to be defined in a certificate, acknowledged like a deed, which must set forth the firm name, nature of business, names of general and special partners, distinguished as such, and the amount which each special partner contributes.

An Ostensible Partner is one who is known as such to the world.

A Secret Partner is one who is not openly or generally so declared. He is not liable for debts contracted after his retirement, although he has given no notice of the same.

A Dormant or Silent Partner is one who takes no part in the transaction or control of the business, but shares in the profits and losses according to certain agreements.

A Nominal Partner is held out to the world as such without actually participating in the profits and losses of the business.

HOW PARTNERSHIPS ARE FORMED

All persons who are legally competent to do business for themselves may enter into partnership.

A partnership may be formed by a mere verbal agreement and stand in law, but a written agreement is the only safe one, and he who neglects it will doubtless have reason to regret it later.

The parties may agree as they please as to sharing profits or losses, but in the absence of writing to prove the contrary the law will assume that partners share profits and losses equally.

The articles of agreement should be drawn up with special care in writing the details of conditions, liabilities and proportionate share of profits or loss fully stated.

When in force.—In Canada a limited partnership is not considered formed until certificate is filed, and a general partnership must be registered within a definite time, under penalty.

Use of Name in Partnership.—When a partner withdraws from a firm, but allows his name to be used as before, or if one lends his name to a firm, in either case he is held responsible to third persons as a partner provided such third person has given the credit on the faith thereof.

Suing Partners.—It is generally supposed that one partner cannot sue another. This is not wholly true. A partner can sue for a balance due him after settlement of general accounts or for a balance due him on some specific accounts or for a balance due him on some specific account. It is, however, best to appeal to a court of equity, for that court can do for partnership what the law cannot do.

DISSOLUTION OF PARTNERSHIP

A partnership may be dissolved by mutual consent, by expiration of predetermined time, by death of one of the part-

ners, by insanity, by the bankruptcy of either partner, or by the court for any good cause, such as dishonestly of one partner against the rest, or incapacity caused by habitual drunkenness or conviction of any crime.

A partner may withdraw at any time if no time for the continuation of the partnership is mentioned in the articles of agreement, but he must give due notice of his intention to the other partners.

If the time for the continuance of the parenership is mentioned, a partner can nevertheless withdraw at any time, but he is responsible to the firm for damages caused by the breach of his promise.

If a partner dies the surviving partners alone have the right to settle up the business. To his heirs and legal representatives they need only to render an account of the business.

Notice to be Given.—Upon the dissolution of a partnership by mutual consent it should be indorsed on the articles of copartnership and a notice given in some prominent newspaper. Special notice should also be sent to each one of the creditors of the firm and to those firms or persons with whom the partnership has had dealings.

Authority of Partners.—As a general rule the whole firm and each member of it is bound by the acts and contracts of one partner, because in the eye of the law the act or contract of one is regarded as the act of all. Each is regarded as the agent of all without any express authority being given. Thus, loans, purchases, sales, assignments, pledges, or chattel mortgages effected by one partner on the partnership account, and with good faith in the third party, are binding on all the firm, but not assignments for the benefit of creditors.

So is also release by one a release; notice to one is notice to all; demand of one is demand of all. In matters, however, not connected with the partnership, but intended for his own personal interests, the firm is not bound.

Liability of the Several Partners.—For the payment of partnership debts the property of the firm, both real and personal, as also that of each individual partner, is he'd responsible for amount of the unpaid partnership debt.

Individual Debts of Partners.—If a partner has individual debts, then his interest in the firm is held responsible for them, after the debts of the firm have been paid. The liabilities of the firm, however, always have the first claim upon its own property.

Liabilities of a New Partner.—A new partner is not responsible for debts of the firm contracted by the same previous to his admission.

Selling of a Partner's Interest.—No partner can sell his interest to an outside party, in order to have him take his place, without the consent of the other partner.

Authority of Partners after the Partnership is Dissolved.—After dissolution each partner has the right to settle up the business, unless the partners agree otherwise and give due notice thereof. He can, however, create no new obligations, but only settle up the old ones. The statute law of the State should be carefully complied with in this respect.

The following forms will serve as models for drawing up articles of copartnership:

Articles of Copartnership

Articles of Agreement made and concluded this first day of January, in the year A. D one thousand nine hundred and four, between Henry R. Raymer, of the first part, and Charles B. Werner, of the second part, both of the City of Hamilton, in the County of Wentworth, and Province of Ontario.

The said parties have agreed to associate themselves as copartners for the purpose of carrying on the General Dry Goods Business at No. 450 Cleveland Avenue, in the City of Hamilton aforesaid.

1. The name, title, and style of such partnership shall be Raymer & Werner and it shall continue three years from date hereof, except in case of the death of either of the said partners within the said term.

2. That the said Henry Raymer contributes Six Thousand Dollars ($6,000) and the said Chas. Werner Two Thousand Dollars ($2,000).

3. All the net profits arising out of the business shall be divided in the following proportions: Three-fourths to the said Raymer and one-fourth to the said Werner.

4. That books of account shall be kept, in which shall be entered a full and exact account of all purchases, sales, transactions, and accounts of said firm, and which shall always be open to the inspection of both parties and their legal representatives respectively.

5. That the said Henry Raymer shall have exclusive charge of all the buying for the firm.

6. Each partner shall devote all his time to the said business and will use his best efforts to make the business successful and promote the interests of the firm in every way.

7. Neither party shall assume any obligation or liability in the name of the firm for the accommodation of any other person or persons whatsoever without the consent of the other party; nor shall either party lend any of the funds of the firm without the consent of the other partner.

And it is further agreed that if either party violates any of the aforesaid articles of agreement the other shall have the right to dissolve this copartnership immediately upon becoming informed of such violation.

In Witness Whereof, we have hereunto set our hands and seals the day and year above written.

HENRY R. RAYMER, [SEAL]
CHARLES B. WERNER. [SEAL]

Signed, sealed and delivered in the presence of
H. R. BURROWS.

Articles of Limited Partnership

Articles of Partnership agreed upon this first day of May, A. D. 1904, between Henry R. Raymer of the first part, and Charles B. Werner, of the second part.

The parties hereto agree to form a limited partnership, under the law providing for limited partnerships, under the style of Henry R. Raymer, as retail dealers in dry goods, to be conducted in the City of Hamilton, County of Wentworth, Ontario, to commence this day and continue three years.

Henry R. Raymer is to be the general partner, and contribute to the capital $4,000. He is to have charge and management of the business and devote his time and attention to it, and use his best exertions to make it profitable. He is to keep correct and proper books of account, in a proper manner, to show all the partnership transactions, which are to be open for examination to said Werner at all times, and shall communicate to said Werner, from time to time, all information that he may desire as regards the business.

Charles B. Werner is to be the special partner, and, at the time of executing these articles, has contributed to the capital eight thousand dollars ($8,000) in cash to the common stock.

From the profits, if any, each partner is to receive the interest upon his contribution to the capital, and the residue of the profit is to be divided between them. An accounting is to be had once in six months, the profits and losses ascertained, and the losses, if any, are to be borne by the partners in proportion to their respective contributions to the capital.

HENRY R. RAYMER, [SEAL]
CHARLES B. WERNER. [SEAL]

Signed, sealed and delivered in the presence of
H. R. BURROWS.

Certificate of Limited Partnership

THIS IS TO CERTIFY, That the undersigned have, pursuant to the provisions of the statutes of Ontario, formed a limited partnership under the firm name of Henry R. Raymer, that the general nature of the business to be transacted is that of retail dealers in dry goods; that it is to be conducted in the City of Hamilton, that Henry R. Raymer is the general partner and Charles B. Werner the special partner; that the said Charles B. Werner has contributed the sum of eight thousand dollars as capital toward the common stock; and that said partnership is to begin on the first day of May, A. D. 1904, and is to terminate on the first day of May, A. D. 1907.

Dated this first day of May, 1904.

Signed in the presence of WILLIAM LORRIMER, Notary Public. } HENRY R. RAYMER, CHARLES B. WERNER.

PROVINCE OF ONTARIO, County of Wentworth } ss.

On the first day of May, 1904, before me came Henry R. Raymer and Charles B. Werner, to me known to be the individuals described in and who executed the above certificate, and they severally acknowledged that they executed the same.

WILLIAM LORRIMER,
[SEAL] Notary Public.

Dissolution of Partnership

We the Undersigned do mutually agree that the within mentioned partnership be and the same is hereby dissolved, except for the purpose of the final liquidation and settlement of the business thereof and upon such settlement wholly to cease and terminate.

In witness whereof, we have hereunto set our hands and seals this first day of January, 1905.

HENRY R. RAYMER, [SEAL]
CHAS. B. WERNER. [SEAL]

Signed, sealed, and delivered in presence of
FRED PORTER,
ALLEN MORTEN.

Notice of Dissolution

Notice is hereby given that the partnership heretofore existing between Henry R. Raymer and Chas. B. Werner of Hamilton, Ontario, under the firm name of Raymer & Werner, is this first day of January, 1905, dissolved by mutual consent.

HENRY R. RAYMER,
CHAS. B. WERNER.

The business will be continued at Hamilton by Henry R. Raymer, who is authorized to settle the affairs of the said firm.

Hamilton, January 1. 1905.

COMPANY LAW

Associations of persons for the purposes of trade and business may be divided into two classes, namely, "unincorporated" and "incorporated." The principal unincorporated trading associations, are "**partnerships**" in which each partner is liable for all the debts of the firm, and "**limited partnerships**" where the liability of one or more members is unlimited, and the liability of the others is limited, to the amount of capital they respectively agree to contribute.

A "corporation" is a body created by law, composed of individuals united under a common name, capable of indefinite duration, invested with powers and rights, and subject to duties and liabilities. A corporation differs from a partnership, in that it is capable of "**indefinite duration**"—it is a **legal,** not a **physical** "**entity,**"—and it is distinct from the persons who from time to time constitute its members. **A member of a corporation** can neither sue nor be sued upon its contracts. The property of a corporation, together with the sums (if any) which its members are bound to contribute to its assets, are alone available for payment of its debts. The property of a corporation is vested in it, and not in its members. A corporation can only be made a party to a deed by its agents duly affixing its "**common seal**" thereto. It cannot be guilty of offences against the person. It has only such powers and rights as are conferred upon it expressly, or by necessary implication, by the terms of its incorporation, or by its charter, or by the statute creating it. It can only be **dissolved** in the mode indicated by the terms of its incorporation or by statute.

Under the **Canadian Federal System,** created by the **British North America Act,** the right to make laws in relation to the incorporation of companies "**with provincial objects,**" is given "**exclusively**" to the provincial legislatures. Each **provincial legislature** has passed a "**Companies Act,**" under which companies may become incorporated by "**letters patent,**" granted and issued by the provincial government, on compliance with the requirements of the Act.

The **Acts of the Provinces** of **Ontario, Quebec, New Brunswick, Manitoba** and **Prince Edward Island** are so much alike that a short description of any one of them is sufficient to explain the general principles and operation of each of the others. The same remark applies to the group composed of the **Provinces** of **Nova Scotia, Saskatchewan,** and **Alberta.** The provisions of the **British Columbia Act,** partake somewhat of the nature of each of the two classes.

The Ontario Act requires that a **petition,** signed by not less than five persons, stating the proposed corporate **name,** the **objects** for which the company is to be incorporated, the **place** within Ontario where the **head office** of the company is to be, the amount of the **capital stock,** the number of **shares,** the name and **place of residence** and **occupation** of each of the **applicants,** and the names of three of the applicants who are to be the **provisional directors,** shall be presented to the **Lieutenant-Governor,** asking for the grant of a charter of incorporation. The petition must be accompanied by a "**memorandum of agreement**" in duplicate, signed by the petitioners. A company "**without share capital**" may also be incorporated upon a similar petition being so presented, stating the proposed corporate name, the objects of the company, etc. **Clubs, charities, hospitals,** and **business enterprises** which are "**not carried on for the purpose of gain,**" are usually incorporated without having share capital. **Capitalized companies elect their directors annually. Non-capitalized** companies may elect their directors **for a term of years, or for life.** The **Nova Scotia Joint Stock Companies Act** says, "any three or more persons" associated for any lawful purpose, except for the formation of a banking, loan or trust company, may by subscribing their names to a "**memorandum of association,**" form and incorporate a joint stock company. The liability of the members may be "**limited**" either to the amount unpaid on the shares held by them, or to such amount as the memorandum of association may fix. The "**memorandum of association**" must state (1) the **name** of the proposed company; (2) the **objects** for which it is established; (3) a "**declaration**" stating the

limitation of the **liability** of the **members**; (4) the amount of the capital stock and the number of shares, and (5) the **time** of its **proposed existence.** The word "**limited**" must be the last word in the name of every limited company. This memorandum of association must be **registered** with the **Registrar of Joint Stock Companies,** and "**articles of association**" must also be subscribed by the members signing the memorandum, and must be filed with the memorandum. In most of the provinces, Joint Stock Companies cannot be incorporated by Letters Patent for the construction and working of railways, or for the business of banking or insurance nor for a trust and loan business. **A special Act** is required for those purposes; and a **Dominion Act** in the case of **Banks.** There is nothing in the British North America Act specially authorizing the Dominion Parliament to incorporate companies (other than for banking purposes), or to pass a "joint stock companies Act." But section 91 says that the exclusive authority of the Parliament of Canada shall extend to all matters relating to "trade and commerce," "navigation," "shipping," "banking," the "issue of paper money," and "savings banks"; and special authority is given to make laws "for the peace, order and good government of Canada." Under the authority of the sections mentioned, the **Dominion Parliament** has passed a **Joint Stock Companies Act,** providing for the incorporation of companies by letters patent, upon a petition signed by any five or more persons, stating the name of the proposed company, and the objects for which it is to be incorporated, etc. The business of the construction and management of railways, of banking, insurance, loan companies, and telegraph and telephone lines, are excluded from the Dominion Companies Act. Companies whose objects are to carry on such classes of business must obtain **a special Act** from the Parliament. And notwithstanding the general Act, Parliament may incorporate any Company by special Act.

The provinces have enactments requiring "**Extra provincial corporations**" (that is, companies not incorporated in the province), to register and obtain a license from the provincial government to do business within the province.

One of the grounds on which they claim this right is, "in order to the raising of a revenue for provincial purposes." The registration proceedings practically amount to obtaining a provincial charter.

A foreign corporation cannot exercise any of its privileges or functions outside of the state or province where it is created, except by the "**comity**" of the state within which it wishes to carry on its business.

Supplementary letters patent may be obtained, amending the original letters patent in any particular. By this means the company's capital may be increased or decreased, its powers extended, its name changed, its shares re-divided, and in case of "**preference stock,**" created by charter, the terms may be varied.

BROKERS

A Broker is an agent who is employed to transact business for others. His province is to find buyers and sellers and bring them together to make their bargains, or to transact for them the business of such buying and selling. In law, he is regarded as a middleman, or intermediate negotiator between the principals on both sides of the negotiation conducted by him.

Classes of Brokers.—Brokers are divided into different classes, according to the nature of the property in which they deal.

Bill and Note Brokers are those who buy and sell for others drafts, bills of exchange, and notes.

Exchange Brokers buy and sell uncurrent money, and deal in exchanges relating to money in different countries.

Insurance Brokers act for the owners of property in obtaining insurance upon it, settling losses, etc.

Merchandise Brokers buy and sell property, known as merchandise, for others.

Pawnbrokers, though called brokers, are really principals.

Real Estate Brokers buy and sell real estate or mortgages on real estate for others.

Shipping Brokers deal with the purchase and sale of vessels, procure freights, etc.

Stock Brokers buy and sell for others the stock and bonds of railroads, etc.

MERCHANDISE BROKER'S FORMS

Memorandum to be Given to the Seller.

Montreal, December 10, 19....

MESSRS. WHITE, LUDLOW & CO.,
67 St. James St.

We have sold to-day on your account to William Holsworth, 450 22d St., the following goods: 1,000 ounces Sulphate of Quinine B. and G. at $2.75 per ounce.

Respectfully,

MERRIAM & CHAPIN, Brokers.

Memorandum to be Given to the Buyer

Winnipeg, December 10, 19....

MR. WILLIAM HOLSWORTH,
450 22d St.

We have to-day for your account, from White, Ludlow & Co., the following: 1,000 ounces Sulphate of Quinine B. and G. at $2.75 per ounce.

Respectfully,

MERRIAM & CHAPIN, Brokers.

CORPORATIONS

A Corporation is a body created by law, composed of individuals united under a common name, invested with certain powers and functions, and perpetuated by a succession of members, so that the body continues the same notwithstanding the change of the individuals who compose it.

How Created.—Corporations are created by special charter by the Dominion Government, or for more local affairs by the Provincial Legislatures, or formed under the general joint stock company legislation of the Dominion and Provincial Governments. The necessary forms for incorporating and organizing companies may be had on application to the Secretary of State, Ottawa, for Dominion incorporation, or to the Provincial Secretary of any province for Provincial incorporation and these will serve as guides to the proper steps to be taken to effect an incorporation.

Extra Provincial Licenses.—Before a Dominion company may do business in any province or before a Provincial company may do business in any province other than the one of its original incorporation, it must apply to the Provincial Secretary of the province to which it is intended to extend its business for a "license." Forms may be obtained from the Provincial Secretary of each province as in the case of original incorporation. The government fees are based on the capital used in the provinces to be entered.

The Charter is the instrument embodying the rights and privileges granted to the incorporated body.

The Capital Stock represents the net capital of the corporation.

A Share is one of the equal parts into which the stock or capital is divided.

Stockholders are the owners of one or more shares of stock.

A Certificate of Stock is a written statement setting forth the number and value of the shares to which the holder is entitled.

The Par Value of stock is the amount named as each share; it is also called the nominal value.

The Market Value is the sum for which shares will sell. They are said to be at par when they sell at their nominal value, above par, or at a premium, when they sell for more, and below par when they sell for less than nominal value.

The Premium or Discount on stock is computed at a certain per cent on the original nominal value of the shares.

Preferred Stock is often given for cash for property or to secure some obligation of the corporation and takes preference of the ordinary or common stock either as to dividends or principal (in case of liquidation) or both, and the holders are usually entitled to a fixed per cent of the earnings out of the corporation before a dividend can be declared on the common stock.

Dividends are the declared shares of the profits due to stockholders after all expenses have been paid.

How Corporations Act.—A corporation acts through its officers or authorized agents. Its business must be done in its corporate name and in harmony with its charter.

Seal.—Every corporation is required to have what is called a corporate seal, which usually consists of an engraved stamp bearing some device or inscription identifying the corporation, and an impression of this seal is required to be attached to certain written instruments executed by the corporation. Its use is not necessary in ordinary business transactions, but only in the execution of solemn instruments, such as deeds, bonds, mortgages, etc.

Liability.—Corporations are liable for contracts made by their duly authorized agent within the scope of his authority, as well as for trespasses or torts committed by such agent under authority of such corporation.

The stockholders may be individually liable to the corporation's creditors to extent fixed by statute under which the company is incorporated. Usually they are not made liable beyond the amount of stock held by them.

Suits By and Against.—A corporation may be plaintiff or defendant in a suit at law or in equity. The notice or summons is served upon such of the executive officers as the law may prescribe.

Guaranteed Stock is stock upon which a certain dividend is guaranteed.

Watered Stock is stock issued to shareholders without any increase of the actual capital of the corporation. Sometimes the charter of a corporation forbids the declaring of a dividend exceeding a certain per cent of the par value of the stock. In this case the directors may find it desirable to "water" the stock, that is, issue additional shares. This increase in the number of shares of course reduces the percentage of dividend, although the same profit, in the aggregate, is secured to the stockholders.

Limited Liability of Shareholders.—A shareholder in a joint stock company is only liable to creditors to the amount of stock he has subscribed for. If the company be wrecked by bad management the stockholders lose only to the extent of the stock they subscribed for. By the Dominion Act, and also that of Newfoundland and the Yukon, it is required that every joint stock company shall have its name with the word "Limited" after it on the outside of its office or place of business. This word "Limited" in connection with the company's name is notice to the public respecting the limited liability of its shareholders.

Dissolution of Joint Stock Companies.—When a company becomes insolvent, a creditor for the sum of not less than $200, after four days' notice to the company, may apply to the court in the Province where the head office is situate for a winding-up order. If the company opposes the application, the court will cause an investigation to be made before the order is granted or refused. The court in making the winding-up order, may appoint one or more liquidators of the effects of the company. The company must then cease from carrying on its business except as the liquidators permit in the interest of the creditors.

When dissolved, the debts of the corporation must be paid out of the assets, and what remains beyond that is divided among the stockholders.

The Stock Exchange is a place where "stocks," or in other words, securities of governments, railroads and other corporations, are bought and sold. The London and New York stock exchanges are the chief associations of their kind in the world.

Stock exchanges perform a number of useful functions,

only a few of which can be indicated here. The body of dealers find it convenient, if not necessary, to have a place where they may meet to transact business among themselves. Here they have the advantage of the latest intelligence, of the exchanges themselves, from all the leading associations of the same kind throughout the world. The result is that, owing to the keen competition of the buyers and sellers, prices are promptly adjusted to existing conditions of supply and demand, and excessive and ruinous fluctuations in the prices of securities are thus obviated. The declaration of a good or bad dividend on mining or railroad shares, the report of an increase or decrease in the output or traffic in the concern often brings about an undue exaltation or depreciation in the market value of its securities. The stockbroker or dealer in the case of an undue confidence sells his shares freely, and thus arrests the rise. In case of an irrational panic he buys largely and thus arrests a fall.

The original cost of a seat in the New York Stock Exchange was $400. Prices now range from $90,000 to $100,000 per seat.

Trusts.—A trust, strictly speaking, is an organization for the control of several corporations under one direction, usually effected by the device of a transfer, by the stockholders in each of the corporations concerned, of at least a majority of the stock to a central committee, or board of trustees, which issues in return to such stockholders, respectively, certificates showing to effect that although they have parted with their stock and the consequent voting power, they are still entitled to dividends, or to their share in the profits.

The word "trust," however, has come to have a much broader application, and as now commonly understood means "any consolidation, combine, pool, or agreement of two or more competing concerns, which establishes a limited monopoly, with power to fix prices or rates in any industry or group of industries."

COMMISSION MERCHANTS

A Commission Merchant is one to whom goods are sent for sale, and who charges a certain per cent. on the price of the goods sold for his service, which is called commission.

Farmers and manufacturers who have large quantities of goods to sell send them to the cities to the commission merchant, who sells them for them.

Commission merchants, are, therefore, agents to sell and the owners of the goods are their principals. These duties and responsibilities are in general like those of other agents.

Duties.—The whole business is one of contract for personal services. The merchant's chief aim is to sell the goods for the best price he can get, and pay over the money when collected, after he has deducted his commission. He must obey the orders of his principal, conduct the business skillfully and carefully, and render true accounts when called upon. He must not make his own interests adverse to those of his principal.

Authority.—This is as conferred upon him by special agreement, but often the commission merchant is left to conduct the business according to his own judgment and in the way such business is usually conducted.

Responsibility to Principal.—If he violates in any way the agreement, disobeys instructions, or is negligent, then he is responsible to his principal for any loss that may result from it.

When left to exercise his own judgment, he is not responsible for any loss that may result from making a mistake.

If he be given authority to sell on credit, and the buyer fails to pay, the owner must lose, not the commission merchant.

The Commission.—To this he is entitled when he has performed his service. When selling on credit, he is entitled to his commission when the sale is effected, whether the principal gets his pay or not.

But if in any way he breaks his contract, he loses his claim to any commission on that transaction.

Guaranty Commission.—Sometimes the commission is, by agreement, made to guarantee payment by the party to whom the goods are sold. In such cases he is responsible to the owner if the buyer does not pay.

Advances.—Frequently the commission merchant advances to the owner, before he has made any sales, some portion of what he thinks the goods are worth.

When the sale is made he deducts this amount, with his commission, from what he realizes from the sale.

Lien upon Goods.—His principal can revoke his authority and take his goods away at any time, but if the merchant has in the meantime incurred any expense he can hold the goods until his expenses or outlays are made good.

The rule in law is: A commission merchant has a right to keep any goods of his principal's which are in his hand until he has been paid all commission, advances and expenses due him from the owner.

By this general lien he can keep any goods, whether the debt arose in connection with them or with others.

Relation to the Buyer.—If the owner of the goods is made known to the buyer, then the commission merchant assumes in general no responsibility himself, but if he says nothing about who owns the goods, or sells them as his own, acting as principal, he assumes all the responsibility of the principal.

WILLS

RULES FOR WRITING A WILL.

A will is a legal statement of the disposition a person wishes to have made of his property after his death.

The person making the will, if a man, is called a testator; if a woman, testatrix. An executor is one appointed by the will to carry out its provisions and settle the estate. The feminine form of the word is executrix. An administrator is a person appointed by the proper court to settle the estate when there is no will.

How a Will Should be Drawn.—No exact form of words is required to make a will good at law; the provisions of a will should, however, be stated so plainly that its language may not be misunderstood, and care should be taken to comply with the provisions of the statute of the place where the will is made as regards attestation and execution.

The name and residence of the testator should be distinctly stated at the beginning of a will and may be followed by the words, "Being of lawful age."

Disposition of Real Estate.—When there are different parcels of real estate going to different persons, they should be sufficiently described to identify and distinguish them; but where it all goes to one person a general devise, as "I bequeath all my real estate to ——," is admissible.

Personal Property bequeathed should be so described as to render identification practicable but there may be a general bequest of all testator's presonal property made in general language.

Real Estate located in another Province must be devised in accordance with the laws of that Province, but personalty is bequeathed in accordance with the laws of that Province wherein the testator was resident.

Witnesses.—Great care should be exercised in the selection of witnesses. They should, if possible, be acquainted with the testator and thoroughly understand his mental condition at the time when he executed the will.

A person having a beneficial interest in the will should not be a witness. In many localities the executor may be a witness to a will if he have no beneficial interest therein.

In Canada at least two witnesses are essential to wills. The two witnesses must be both present together, see the testator sign the will, and sign it themselves as witnesses in the presence of each other, as well as in the presence of the testator.

The residence of the witness should be placed opposite his name.

A devise or bequest given in a will to a subscribing witness or to the husband or wife of such witness is void in Ontario unless the will is otherwise legally attested or the devisee or legatee is an heir of the testator. The competency of the witness, however, is not affected.

The number of witnesses required varies in different states. The witnesses should sign in the actual presence of the testator and where he can see them sign. Minors and married women, if otherwise competent, may be witnesses.

Laws Governing Wills.

1. All persons of sound mind, of lawful age and such as can freely exercise their own will, may dispose of their property by making a will. In some States married women cannot make a will without the consent of their husbands.

2. A will is not of force until after the death of the testator.

3. The testator can cancel or modify his will at any time but not by altering the original instrument.

4. The last will annuls all former wills unless it is only an addition to them.

5. Marriage generally operates as a revocation of a will made before marriage unless the will is made in contemplation of marriage and sometimes even then.

6. A will made by an unmarried woman is legally revoked by her subsequent marriage unless she takes such legal steps before her marriage as will enable her to dispose of her property afterwards as she sees fit, which, in some states, she can do.

7. A will should first provide for the payment of all just debts and funeral expenses, though this provision is not essential in many states.

8. If there be a general direction to pay debts in some

states property bequeathed, if encumbered with debts, must first be cleared of debt before distribution is made to the beneficiaries unless the will shows other intent of testator.

9. A corporation may receive property bequeathed to it if provison is made for it in its charter or by statute for accepting such gifts.

10. In Canada, and in most of the States, a husband cannot deprive the wife of her dower, that is, the use and income of one-third his real estate, or some equivalent right given to her by statute and often including a share in the personal property as well as in the real estate, in spite of the provisions of the will, unless by some voluntary act she has deprived herself of the right to make such claim. An additional bequest can be made to her by the husband. Statutes govern this matter in most states and the laws vary exceedingly in different states.

11. A husband can will his wife a certain amount in lieu (in place) of her dower, stating it to be so intended; this, however, does not deprive her of her dower, provided she prefers it to the bequest.

12. If a married woman possesses property, and dies without a will, her husband is entitled to administer upon such property in preference to any one else. Also in some states the widow is first entitled to administer; in others, the next of kin.

13. Any bequest of property made to a subscribing witness is invalid, although the integrity of the will is otherwise not affected thereby. In some states, however, if the will can be proved without the testimony of such witness his bequest is valid. In some states the bequests to an heir who is witness may be valid.

14. The testator's full name should always be written at the end of the will. If he cannot write, he must make his mark, having his hand guided by another person. Such mark, if he is conscious of what he is doing, renders the will valid.

15. It is always best if the testator appoints some suitable person or persons to act as executor.

16. An executor may always erect a suitable tombstone and charge the expenses to the estate if no other provision has been made and the estate is solvent.

17. If there is no executor named in the will or the named

executor declines to serve an administrator will be appointed by the court to settle the estate.

18. A person appointed executor is not obliged to serve, but may renounce his appointment by a legal notice, which in some States is required to be signed before two witnesses, which fact must be recorded by the same court before whom the will has been proved.

19. The will should be presented for probate as soon as possible after the death of the testator. Any person having custody of a will who fails to present it for probate is in many states subject to criminal prosecution.

Codicils.

A written addition made to a will is called a codicil and is executed like a will. It is designed to explain, modify, or change former bequests made in the body of the will. It must be executed with equal care as the will itself, and requires the same number of witnesses as the will.

Revocation.—A will may be revoked by an actual destruction or obliteration of the document, or by the making of a new will of later date.

Marriage and the birth of a child after the execution of a will revokes it at common law, and this rule has much force in the United States now, although it is variously modified by statute in the different States. If a man makes a will and subsequently marries, he should be careful to make a new will as soon as possible. And in the event of after born child or children the will should be republished or a new will made.

Probate.—In Canada, except in Quebec and Prince Edward Island, it is not essential that a will be probated. But it should be read in the presence of the parties interested as soon after the decease of the testator as convenient, and, in case of a large estate, should be probated in the Surrogate Court. Where parties claim to have the will but refuse to have it read or probated, any of the heirs or next of kin may apply to the Court either for letters of administration of the estate, or for an order compelling the production of the will. Wills bequeathing real estate should not only be probated, but afterwards registered, so that the titles of the devisees may be completed in the Registry office.

In the United States no will is effectual to pass either real or personal estate unless it has been duly proved and allowed in the probate court.

Form of Will.

This is the last will and testament of me, John R. Baker, of the City of Hamilton, in the County of Wentworth, in the Province of Ontario, Merchant:

FIRST. I give, devise and bequeath to my wife, Anna, her heirs and assigns forever, one-half of all my property, real and personal of what nature and kind soever and wheresoever the same shall be at the time of my death; the same to be taken by her in lieu of her dower.

SECOND. I give, devise and bequeath unto such of my children, as may be living at the time of my death, one-half of all my property, real and personal, of what nature and kind soever, and wheresoever the same shall be at the time of my death, to be equally divided among them, share and share alike.

THIRD. I hereby direct and empower my executor hereinafter named to sell and dispose of, to the best advantage, so much of my personal property as may be necessary, to pay all my debts and testamentary and funeral expenses, as soon as practicable after my decease. And I also hereby direct and empower my said executor to sell so much of my real and personal property as it may, in his judgment, seem necessary or advantageous, in order to make a division of my estate among my devisees hereinbefore mentioned.

FOURTH. I hereby appoint my wife, Anna, guardian of the person and estate of such of my children as may be minors at the time of my death.

FIFTH. I hereby appoint Joseph M. Baker, of in the County of , to be the sole and only executor of this my last will and testament, and I hereby revoke all former and other wills and testamentary papers by me at any time heretofore made.

IN WITNESS WHEREOF I, JOHN R. BAKER, the testator, have to this my last will and testament set my hand, this 11th day of July, A.D. 19 , at the City of Hamilton.

Signed, published and declared by the above-named JOHN R. BAKER, as and for his last will and testament, in the presence of us, who have hereunto subscribed our names at his request, as witnesses thereto, in the presence of the said testator and of each other.

ALBERT B. MILLER.
DAVID SMITH.

JOHN R. BAKER.

Codicil to the Above Will.

WHEREAS, I, John R. Baker, did on the 11th day of July, 19 , make my last will and testament, and whereas my son William died on the 3rd day of August, 19 , leaving a widow and children surviving, I now will and direct that my executor shall give to the children of my said deceased son William the share which he would have taken under my said will if he had survived me, and that my will shall be amended to that extent. But in all other respects it shall remain unchanged.

IN WITNESS WHEREOF I have hereunto set my hand this 1st day of September, 19 , at the said City of Hamilton.

Signed, published and declared by the testator, John R. Baker, as and for a codicil to his last will and testament in the presence of us, who in his presence, at his request, and in the presence of each other, have subscribed our names as witnesses thereto, at the date thereof.

EDWARD J. BRADFORD.
DANIEL F. JOHNSON.

JOHN R. BAKER.

TAXES

Every government, whether of town, Province or nation, is under the necessity and has the right to raise the necessary funds to carry on all the functions of the government.

Definition.—Tax is the sum of money which the government demands from the individual or from his property to pay for the benefit he receives from the government.

The government protects him in his rights, protects his property and often advances the value of the same by public improvement. It therefore has a right to levy a tax upon him and his property.

Kinds of Taxes.—Taxes are either direct or indirect.

Direct Taxes are those which are levied directly upon persons, propery, incomes, etc.

Indirect Taxes are such as are assessed on manufactures, imports, etc., as the customs tariff and most of the excise or internal revenue taxes.

Taxation in Canada ranges itself under the three heads of Dominion, Provincial, and Municipal.

Dominion Taxation is laid almost wholly in the form of duties upon manufactured goods imported from foreign countries and excise or internal revenue taxes laid on the manufacture and sale of liquors, cigars, etc., and collected in great part by means of stamps.

Provincial Taxation is laid upon property or assets and is "direct." It is supplemented by duties on estates, called succession duties, and by taxes on franchises of corporations, etc.

Municipal or local taxation is commonly very much heavier than provincial taxes. It embraces: (1) all taxes for the general purpose of counties, cities, townships, towns and villages, and (2) those local taxes, which are usually called local assessments, and which are laid in special districts peculiarly benefited by the construction of some public work, and by apportionment each item of property is taxed in proportion to the benefit it is assumed to receive.

Poll Tax.—Some States levy tax upon all male citizens over twenty-one years of age, others upon all voters. This is called poll tax.

Property Tax.—Tax levied upon property, real or personal, is called property tax.

Valuation of Property.—The assessor of the town or city estimates the true value of every piece of taxable property, which is usually lower than the market value. It makes little difference whether the property's valuation is high or low, because the amount of tax to be raised is rated according to the valuation, but it is of importance to any individual taxpayer that the valuation of his property shall be neither higher nor lower than that of others.

Single Tax.—The principle that no one should be allowed to hold valuable land without paying to the community the value of the privilege is commonly termed "single tax," and was first promulgated in 1879 by Mr. Henry George, in his book "Progress and Poverty." The principle is based upon the theory that, as all men are equally entitled to the use of the earth, this is the only rightful source of public revenue, and therefore all taxation except a tax upon the rental value of land, exclusive of its improvements, should be abolished.

Levying Taxes.—The rate of taxation is determined as follows: Having placed the valuation upon all the property, there is fixed the amount of money to be raised by the town; from this sum the poll tax (where there is any) is subtracted. If this sum is divided by the total valuation of the property of the town the quotient is the rate of taxation; that is, the sum to be raised on each dollar of property.

The amount varies all the way from two mills on the dollar, or perhaps less, to twenty cents on each hundred dollars or two dollars on each thousand dollars of property. In large cities the rate of taxes is sometimes as much as 2 per cent or twenty dollars on a thousand, or even more.

Collection of Taxes.—In some the town collector collects all the taxes for the town, county and Province; in others the county collector collects of all the towns.

Penalties.—The law fixes the time of payment of taxes. If one neglects to make payment within the specified time a fine or penalty is added. If the person is still delinquent after a further specified time the property is sold at auction. The treasurer or sheriff thus collects enough money to pay the taxes and expenses and gives a certificate to the purchaser of the property. The former owner has a specified time in which to redeem his property by payment of the tax and all the cost.

The Treasurer and Auditor.—The collector pays the money collected to the treasurer, whether town or county, and takes a receipt. The treasurer is required to give bond.

The auditor audits every bill presented for payment before the treasurer is permitted by law to pay it. The treasurer's account must, therefore, correspond with the final account rendered by the auditor.

Exemptions.—The following property is often exempt, viz.: Certain portions of one's personal property, such as tools and utensils of laborers, institutions of learning and charitable institutions, also churches and parsonages.

Real and Personal Property.—A very large part of the taxes must be collected from real estate. The tax from personal property includes all tax except that on lands, lots and buildings.

HOW TO COLLECT DEBTS

Pay as you go, or a strictly cash business, is the best and safest method of doing business. But certain conditions or customs in trade make this sometimes impracticable or impossible, and credit must be given. Under this method dishonest, careless or unfortunate people contract debts, then refuse, neglect or become unable to pay them, and collections, peaceable or forced, become a necessity.

The requisite steps to collect such debts are a matter of great importance and should be understood by everybody, but they are not, and much unpleasantness and heavy losses are often the result.

Methods by Which Debts are Contracted

Goods are bought on credit, to be paid for at a definite or indefinite future time. Labor is employed, to be paid for at certain future periods. Lands, houses and other property are purchased under contract for future payment. Money is borrowed, on notes, mortgages or other securities, and many other transactions in business and trade call forth occasions or present temptations to contract debts.

Suggestions for Avoiding Debts

1. **Do a Strictly Cash Business.**—Better small profits and quick sales, than large profits and long credits.

Mark your goods at prices which will give you a reasonable profit and adhere unswervingly to your cash principle. This is best for buyer and seller. It avoids collections and prevents losses. It saves the time and labor of keeping accounts, and enables the seller to sell cheaper and the buyer to buy for less than on credit.

2. **Cautions.**—Goods sent abroad should be paid for before the purchaser takes possession.

The time of credit should be as short as possible and the bills collected when due. When working for others collect your wages weekly or monthly, in accordance with the agreement to pay, unless your employer is quite responsible, thus making your dues safe.

In renting lands or houses, a duplicate lease should be made, one for each party, the rent paid promptly when due, at the house or business place of the landlord, and the payment credited on the back of the lease, or by written receipt.

In receiving or making payments, a receipt should always be made out; it is a voucher and may save trouble.

Hotel and boarding-house keepers cannot be too prompt and strict in collecting their dues, as their customers are mostly transient, making forced collections sometimes impossible.

Never loan money without obtaining a note or a duebill, even if the amount is small; this is safest even between the most trusted friends.

When the loan is large, have the note secured by a mortgage on real estate; but see to it that the property is not en-

cumbered by prior claims which may render your security worthless. It is safest to require an abstract of title and to have your mortgage recorded before making the loan.

This precaution should also be observed where a chattel mortgage is taken on personal property.

If a small amount of money has been loaned without security, and it cannot apparently be collected without legal process, it may be wiser to drop the matter and consider the loss as so much paid for a lesson in business prudence.

First Steps in Making Collections

These depend very much upon circumstances. The debtor may have met with reverses or a misfortune, rendering him unable to pay at the time specified, and deserving of patience; some may be careless and need a sharp reminder; and others may be inclined to be dishonest and may need close watching. Thus discretion is necessary as to the form and tone of the letters requesting payment. For letter forms illustrating the first efforts in making collections, see pages 51 and 52.

LEGAL STEPS IN COLLECTIONS

No other motive except the question "Will it pay" should induce a creditor to legally enforce payment. A mere feeling of retaliation or of getting satisfaction has no place in business.

Before resorting to legal proceedings it is well to ask the following questions:

1. Have all reasonable and peaceful efforts been made to induce the debtor to make payment?
2. Is the amount sufficient to warrant the expense involved in the legal process?
3. Has the debtor more property than the law allows him by way of exemption?
4. What does the law exempt? (See Exemption Laws.)

When all peaceable means have been exhausted and the debt is not paid, it may then become expedient to collect, if possible, by legal process.

If satisfied that the debt can be collected, then the account should be placed in the hands of an attorney for collection.

A creditor who finds it necessary to sue, may enter suit himself or by a solicitor, in any of the courts of the different provinces. If the claim be a small one, it is entered for suit by simply leaving with the clerk of the court a statement of the account in writing (with as many copies as there are defendants). The party thus entering suit must give his post office address, and full name and the post office address of the defendant, and his occupation or business. The payment of a small fee is required to cover cost of summons and service.

Jurisdiction of the Division Court.—(1) All personal actions where the amount or damages claimed does not exceed $60. (2) All actions for debt up to $100. (3) All liquidated money claims, that is, notes and written instruments, up to $200 and interest in addition to that amount. (4) Unliquidated claims and demands of debt, and for breach of contract, up to $100. (5) Against absconding debtors, where the claim is not less than $4 nor more than $200. (6) For replevin where the value of the goods does not exceed $60.00.

The Summons always states the number of days within which a defence must be entered, or judgment will be given by default. In Division Court cases the summons is issued and served by the clerk and bailiffs of the court.

The Costs of Collection in the inferior or Small Debts Courts are about the same in all the provinces. Where the account is under $10, the cost right through to judgment only amounts to $1.25 for clerk's fees, or $1.65 including the bailiff's fees for service of summons, exclusive of his mileage.

The fees increase somewhat with the amount sued for.

The Statute of Limitations cannot be taken advantage of by a defendant unless he claims in his dispute note that the action is barred by statute because of its being six years old, or that six years have elapsed since the last payment or written acknowledgment.

The Judgment

If at the time set for trial both parties appear and are ready, the court proceeds to hear the witnesses and other evidence, and determines the matter in controversy. Such determination is called the judgment. The judgment can be rendered if the defendant does not appear at the trial.

Outlawing of Judgments

In Ontario and Manitoba judgments outlaw in twenty and ten years respectively from the date when entered, or from the last written acknowledgement; in Alberta, Saskatchewan, Yukon and North-West Territories, twelve years; in Nova Scotia, Prince Edward Island and Newfoundland, twenty years; in Quebec, thirty years. Foreign judgments cannot be enforced in Ontario after six years from the entry in the foreign court.

The Execution

The judgment having been obtained, the plaintiff may then enforce payment. The process is called execution. It consists in a writ commanding the sheriff or bailiff to seize sufficient of the property of the defendant, "which is not exempted by law," to satisfy the claim and costs and to sell the same and bring the money into the court to be paid to the plaintiff.

Attachment

Cases may arise where the legal process by summons, judgment and execution works too slowly, and the dishonest debtor may get away before payment can be enforced by the creditor; or the debtor may secrete, conceal, assign or remove the property beyond the reach of the law. To prevent such evasion the law provides a short process to get possession of property owned by him; this is called attachment.

How an Attachment is Obtained

When a person is indebted in a sufficient sum, which varies in the several provinces, having effects liable to seizure under an execution, attempts to remove such personal property out

of the province, or from one country to another, or keeps concealed to avoid service of process, the creditor by making affidavit to that effect, stating the amount of the debt and that the debt is justly due and unpaid, may procure a warrant to attach such of the goods as are liable to seizure for debt. In Ontario the attachment is allowed if the debt is $4 or upward; in Quebec if $5 or upward.

Usually the attachment is not issued until the debt is due, but in some cases it is issued before, if it can be shown that the debt would probably be lost unless an attachment issues at once. The law of attachment depends upon statutes and values in different provinces.

The Creditor's Bond.—In some provinces, in order to secure the costs and the debtor against all damages in case the attachment is improperly issued, the creditor securing the same is required to give a bond, usually in double the amount claimed. Non-resident creditors are usually required to give security for costs.

The Writ makes it the duty of the officer at once to seize sufficient property of the debtor to satisfy the claim (excepting such as is exempt from execution) and to hold the same until the plaintiff can get judgment and seize it upon execution. Property of the debtor in the hands of a third party may also be reached by appropriate proofs.

The Real Object of the Attachment is to hold sufficient property of the debtor to satisfy the debt until the creditor can get judgment. When the property has been seized the summons is served, and if the case is properly proved judgment is obtained in the ordinary way. After this the creditor takes out his execution, makes a levy upon the property attached, and out of the proceeds of the sale thereof satisfies his debt.

Each Province has its own attachment laws, and since officers of the law must be engaged to obtain the attachment there need be no difficulty in the details of the procedure.

Garnishment or Suing the Garnishee.—In the course of collection of debts it sometimes happens that while the defendant himself may have no property in his possession upon which

the attachment can be made some other person may be indebted to him. In such cases the plaintiff can proceed against this third party, who is called the garnishee, or trustee, just as against the original debtor, although in all the Provinces, and in Newfoundland, the salaries of Government officials and a certain amount due wage-earners are exempt.

Attaching the Body

If under an attachment the officer returns "no property found," but the plaintiff can satisfy the court that the defendant has property concealed, with the intention of defrauding him, and that he is in danger of losing his claim unless the debtor is held to bail, all the Provinces authorize the court to order the arrest of the debtor. A capias is issued usually on such an order only as a last resort, when it appears that the claim can only be collected by arresting the defendant.

Arrest of Absconding Debtors

In Ontario, British Columbia and the Yukon an absconding debtor cannot be arrested unless the claim against him amounts to $100.

In Quebec capias may issue if debt of absconding debtor amounts to $50. Clergymen, persons seventy years of age or over, and women are exempt.

In Manitoba, Alberta, Saskatchewan and North-West Territories arrest is allowed only where debtor is guilty of contempt of court.

In New Brunswick, in cases of liquidated claims exceeding $20, writs of arrest may issue from the Supreme and County courts, but in cases where the amount due is **not certain** an order from a judge must be obtained. No arrest after judgment is allowed except in the petty courts having jurisdiction under $80.

In Nova Scotia the lowest amount justifying arrest is $20. If the debt amounts to $80 or over the writ of arrest issues from the Supreme Court.

In Newfoundland absconding debtors may be arrested where the debt amounts to $50.

Right to Appeal

If all legal steps have been properly taken in the trial of such an action the unsuccessful party may, if a question of law is involved, and the amount of the judgment is sufficient, appeal to the next higher tribunal.

In many cases before an appeal is allowed the defendant must give a bond, signed by one or more responsible persons, in a sum twice the amount of the claim, to cover the debt and all costs in case he is beaten. In some cases the bond required is only to cover costs.

In some cases the unsuccessful party may appeal from the second decision to a higher court, where the matter generally ends. But there is a final appeal in the more important classes of cases to the Supreme Court of the Province. A bond twice the amount of the debt and the costs accumulated by the successive trials up to this time is sometimes required before an appeal from one court to another is granted, as from the first.

EXEMPTION LAWS OF THE DIFFERENT PROVINCES

Exemption laws are for the purpose of protecting those who are unable to pay their debts without causing distress to themselves and their families.

In all the Provinces there are laws exempting certain amounts and kinds of property from seizure under execution. Debtors who avail themselves of the provisions of the exemption laws are entitled to make selection of such part of their property as they may wish to retain to the value of the amount exempted.

In some of the Provinces the exemption laws may be waived, and tenants who sign leases in such Provinces need to be careful that they contain no agreement waiving their statutory right to exemption from seizure.

In Ontario the law exempts the following articles from seizure under any writ, or for any distress by landlord, or mortgage, for arrears of interest or for landlord's tax.

Bedding, wearing apparel and household furniture to value of $150.00; all fuel and victuals necessary for debtor and family for thirty days, not exceeding in value $40.00; domestic animals and food therefor for thirty days, in all not exceeding in value $100.00; tools, implements and chattels used in debtor's occupation, to the value of $100.00.

In Manitoba the following articles are exempt from seizure under an execution or for arrears of interest or principal upon a mortgage, but not against distress for rent:

Bedding, beds and household furnishings to value of $500.00; tools and implements necessary to debtor in the practice of his trade or profession, to the value of $500.00; the actual residence or home of any person other than a farmer, to the value of $1,500.00. Any waiver of right of exemption is null and void by statute.

In British Columbia the following property is exempt except for a distress for rent:

The homestead, if so registered according to the laws of the Province, is exempt from seizure or sale by any person, at law or equity; all personal property to the value of $500.00.

In Quebec the bed, bedding and wearing apparel; two stoves and their pipes; all cooking utensils and other household articles to value of $50.00; all spinning wheels; food and fuel for six months; one span of plow horses, yoke of oxen, etc.; books relating to the profession or trade of the debtor, to the value of $200.00; tools and implements in the trade of the debtor to the value of $200.00; one-fifth of monthly salary, not exceeding $1,000.00 per annum; one-fourth where salary exceeds $1,000.00 but does not exceed $2,000.00; and one-third where the salary exceeds $2,000.00 per annum.

In Alberta, Saskatchewan and the North-West Territories the following property is exempt from seizure under an execution or for arrears of interest or principal upon a mortgage, but not against distress for rent:

The necessary and ordinary clothing of debtor and family; the furniture and household furnishings to the value of $500.00; the necessary food for debtor and his family for six months; tools and implements necessary to debtor's trade or profession to the value of $200.00; homestead to extent of 160 acres; the house and buildings occupied by debtor together with the lots to value of $1,500.00.

In the Yukon Territory the following goods are exempt from seizure under execution, or for arrears of interest or principal upon a mortgage, notwithstanding any agreement in the mortgage waiving the exemption:

The necessary and ordinary clothing; the furniture and household furnishings, etc., to value of $500.00; necessary food for six months; books of professional man; tools and necessary implements used in trade or profession of debtor to value of $500.00; house and buildings occupied by debtor, together with the lots, to value of $1,500.00.

In New Brunswick the following property is exempt from seizure under an execution:

The wearing apparel, bedding, kitchen utensils, and tools of trade or calling to the value of $100.00.

In Nova Scotia the following articles are exempt from seizure under any writ of execution:

The necessary wearing apparel, bed, bedding and bedsteads; one stove and pipe therefor, together with other household articles to value of $20.00; food for thirty days to value of $40.00; one cow, two sheep and one hog, and food therefor for thirty days; tools and implements used in debtor's trade to value of $30.00.

In Prince Edward Island the following articles are exempt from seizure under any writ of execution:

The necessary wearing apparel and bedding for the debtor and his family; his tools and implements of trade; one cook stove, one cow, not exceeding value of both $50.00; $16.00 in money.

In Newfoundland the following property is exempt from seizure under execution or distress for rent:

Goods of lodgers or boarders; the common law exemptions, as fixtures, wild animals, goods delivered to a person in the way of trade, things in actual use, and goods in custody of the law; the tools and implements of trade, fishing skiff or punt; the necessary cooking apparatus, bedding and wearing apparel of the debtor and his family.

THE TIME IN WHICH DEBTS ARE OUTLAWED

1. It is found necessary in all commercial countries to fix a limit of time during which debts shall hold good. It would not tend to sound business practices or fairness for a creditor to be allowed unlimited time in which to enforce the collection of a debt.

2. Statutes of limitation have therefore been enacted, the period of time varying, there being no natural boundary line.

3. The range of time is from one year to twenty years.

4. In accounts the limitation period generally begins to run from the purchase of the last item, or from the last partial payment.

5. In case the debtor signs a written acknowledgment by note, letter or otherwise, the claim is renewed.

6. It is not required that judgment be obtained within the specified time, but merely that the action be commenced.

Statute of Limitations

In all the Dominion Provinces if a debt be not paid, or an action commenced to recover payment, within the time fixed by statute the debt becomes outlawed and the right of action barred.

The time limit fixed by statute for the various kinds of debts and claims is as follows:

Merchants' Accounts.—In all the Provinces of Canada, except Quebec, action on merchants' accounts, and all other debts founded upon lending or other contract, not under seal, must be commenced within six years after the cause of action arises, or the last payment, or written acknowledgment of the debt or claim. In Quebec the limit is five years for such accounts. In Newfoundland it is six years.

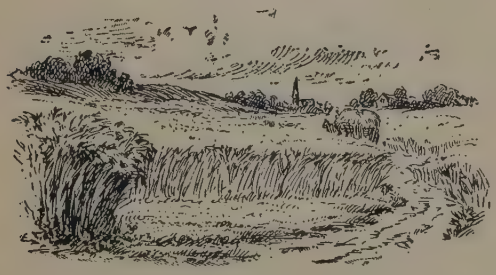
Promissory Notes and Acceptances.—In all the Provinces of the Dominion, except Quebec, where the limit is five years, promissory notes and acceptances become

outlawed in six years after maturity or last payment made on either interest or principal. Any payment or written acknowledgment of the debt extends the limit six years from that date against the party making the payment or acknowledgment, but not against others whose names are on the paper.

Judgments.—In Ontario and Manitoba judgments become outlawed in twenty and ten years respectively; in Alberta, Saskatchewan, Yukon and North-West Territories, twelve years; in Nova Scotia, Prince Edward Island and Newfoundland, twenty years; in Quebec, thirty years. In New Brunswick judgments in the Justices', Parish Court, Commissioners' or Stipendiary Magistrates' Court are outlawed in six years if no execution issues, and in County and Supreme Court in twelve years. Foreign judgments in Ontario cannot be enforced after six years from the entry in the foreign court.

Instruments Under Seal.—Action upon bonds, covenants or any instrument under seal may be commenced any time within twenty years.

Mortgages of Real Estate.—In Ontario and Manitoba mortgages of real estate are outlawed in ten years after maturity or last payment on either principal or interest; in British Columbia, Nova Scotia, Prince Edward Island and Newfoundland in twenty years; in Alberta, Saskatchewan, North-West Territories and the Yukon, twelve years, and in Quebec, thirty years if the mortgage is duly registered.



PUBLIC SCHOOLS

Laws Governing the Rights and Duties of Directors, Teachers, Pupils and Parents

School Management.—In the Dominion. of Canada the management of the public schools of the different Provinces is placed by statutes under the control of trustees.

Employment of Teachers.—The authority to employ teachers for the public schools is conferred by law upon the trustees.

Terminating Teacher's Contract.—The trustees cannot terminate a contract with a teacher by doing away with the particular school in which he is engaged in teaching.

Janitor Work cannot be required of a teacher, unless it is so specified in the contract.

Legal Holidays.—It has been held by the courts that in the absence of statutory requisitions a school should be allowed the legal holidays without deduction of salary to the teachers.

Expulsion, Etc.—School trustees may expel or suspend and teachers may suspend pupils for sufficient cause, as for breach of discipline, refusal to take part in exercises, refusal on part of the parents to sign and return periodical written reports of the pupil's standing, father's refusal to permit the teacher to whip the child or to correct him himself, refusal to study certain branches from which the parents of the child have requested that it might be excused, or misbehavior outside of the school tending to injure the school and subvert the teacher's authority.

Sometimes it has been held that, before the pupil can be expelled, he is entitled to a hearing if he asks for it.

Corporal Punishment

The Teacher Stands in Place of the Parent, and while a pupil is under his care, has in the absence of statute or other regulation to the contrary, the same authority as the parent has at home of correcting him by confinement or whipping,

or at least such part of the parents' authority as is necessary to answer the purposes for which the teacher is employed.

Assaults by Teacher.—Although the teacher has a right to punish his pupils for misbehavior, he will be liable to prosecution for assault if he inflict such punishment as produces or threatens lasting mischief, or if he inflict punishment, not in the honest performance of duty, but under the pretext of duty to gratify malice.

Presumptions in Favor of Teacher.—The teacher has in his favor the presumption that he has done his duty, in addition to the general presumption of innocence, and in determining the reasonableness of the punishment, the judgment of the teacher as to what was required by the situation should have weight, as in the case of a parent under similar circumstances.

Pupils Over Twenty-one years of age who voluntarily attend school, thereby waive any privilege which their age confers, and may be punished as any other pupils.

Indecent Liberties taken by a schoolmaster with a female pupil, without her consent, though she does not resist, constitute an assault.

Parents Should Uphold the Teachers in maintaining school discipline, for upon this the welfare not only of the school but that of the pupils themselves depends. Where a teacher is sure of the parent's aid in the proper correcting of a child, corporal punishment at school is very seldom resorted to or required.

Value of Corporal Punishment.—The right and occasional necessity of corporal punishment being conceded, the question remains: Of what use is it?

"I am confident," says Addison, "that no boy who will not be allured by letters without blows, will ever be brought to anything with them."

The following incident may serve as an aid to the proper solution of the question:

"I dunno how 'tis, sir," said an old English laborer to his clergyman, in reply to a question respecting the bad behavior of his children, "I dunno how 'tis; I beats 'em till they're black and blue, and when they won't kneel down to pray I knocks 'em down, and yet they ain't good."

REAL PROPERTY

The word "property" is used to signify either the "right of ownership" or the "object" of ownership. It is a comprehensive term and takes the place of such expressions as "possession" and "estate." It includes every possible interest which a person can have which belongs to him exclusively, and which can be the subject of bargain and sale. Property may consist of "land" or movable goods, or of "incorporeal things," such as stocks or shares, or rights over another's land. The term "real property" includes lands and tenements and interests therein. The word "realty" is sometimes used as synonymous with "real property" and "real estate," as meaning things inheritable and immovable; while "chattels" are described as personal estate. The expression "real and personal estate" is of more recent origin. "Hereditaments" is a comprehensive expression including not only lands and tenements, but whatsoever may be inherited. "Land" includes everything terrestrial, the soil or waters and all buildings thereon, and things permanently "affixed," and in general all that is above and under the land described. The right of alienation is inherent in property; although by appropriate bequest or trusts for personal enjoyment, or by "restraint on anticipation" (in the case of married women), any disposition or transfer of the property may for a time be prevented. The mode of alienating real property at Common Law was by "feoffment with livery of seisin," which meant the gift of the "fee" and "delivery" of the possession. But that mode of transferring property has long been practically abolished. All real property is now transferred by bargain and sale, or by "grant," which is a written conveyance signed, sealed and delivered by the grantor to the grantee. All other modes of gift or transfer are rendered void by a statute passed in England in 1845, and adopted in **all the provinces of Canada, with the exception of Quebec,** where the French Law and mode of transfer (as defined in the Civil Code founded upon the Code Napoleon) prevails.

The most ancient of estates in lands is an "estate for life." In order to thoroughly understand our laws relating to the holding and transmission of lands, it is necessary to have some knowledge of what was called the "feudal system." An estate for life seems to have been the smallest estate in conquered lands which the military tenant was disposed to accept. The estate was given on condition that the donee or "feoffe" was to hold the land on condition of loyalty and military service to the person from whom he received the gift. A grant of lands to one person meant, in early times, merely a grant for life, not to be alienated by the grantee without the lord's consent. On the death of the tenant for life the land reverted to the lord or grantor. It did not pass to the heirs of the deceased. If it was intended that the descendants of the tenant for life should succeed him at his decease, this intention was expressed by additional words in the grant. A grant made to A and his heirs and assigns confers the highest estate known to the law. A grant made to A and the "heirs" of his body creates an estate called an "entail," with a reversion to the original grantor on failure of heirs. Entailed estates were formerly very common, but statutes have been passed enabling life tenants to disentail the property so granted. A **"joint tenancy"** is created where two or more persons hold land jointly. On the death of any one of them his share or interest passes to the others, until the "last survivor" becomes the sole owner of the property. It is in the power of any one of the joint owners to sever the tenancy. Each "joint tenant" possesses an absolute power to dispose of his share during his lifetime. Such a transfer by one of the joint tenants destroys the joint tenancy, and the joint owners thereupon become "tenants in common." If there are three joint tenants of lands, held in "fee simple," any one of them may grant his undivided share in the property to some other person. This brings in a new party, not as a joint tenant, but as a "tenant in common" along with the others. The unity of title is thus dissolved, but the unity of possession continues to subsist. **Tenants in common** have a "unity of possession," but each has a several and distinct title to his share. Both joint tenants, and tenants in common, may com-

pel a partition of the property according to the value of their respective shares. A joint tenant cannot dispose of his share by will, but a tenant in common may do so.

Mortgages. Every person who borrows money on a mortgage incurs a "debt" or personal obligation to repay it. This obligation is usually expressed in the mortgage in the form of a "covenant" by the borrower to repay the money with interest at the rate agreed upon. If the borrower is unable to repay the money, the lender must depend solely upon the mortgaged property, and his interest therein is usually called a "mortgage debt." The mortgagee takes a deed of the property containing covenants on the part of the mortgagor to pay the mortgage money and interest, and a proviso that the mortgagee may sell or foreclose in default of payment. There may also be a covenant that until default in payment the mortgagor shall have the right to remain in possession, but on default that the mortgagee may take possession. The courts of equity in early times recognized the right of the mortgagor to recover his property upon repayment of the money borrowed and interest; and they enforced that right. Therefore it was said that the mortgagor retained an "equity of redemption" in the property. In equity, a mortgage is only a security for the debt, and is regarded merely as personal property. In law, a mortgage was an absolute conveyance subject to an agreement for a reconveyance, or to become void in the event of repayment. When a mortgage is paid the mortgagor is entitled to demand a "reconveyance." It is usual only to take a "discharge" and register it. But in many cases it is preferable to take either an "assignment" of the mortgage, or a reconveyance, so as to cut out any intervening claims or equities.

Title. It is quite evident to every person that the acquisition of the property is of very little benefit unless a "good title" is conferred along with the possession. In ancient times, the conveyance by a large landholder or landlord was usually in the form of a "life lease," subject to an "annual rental," and every transfer or deed usually contained a clause of "warranty," by which the grantor and his heirs

agreed to warrant and defend the title of the grantee or tenant against all persons. A grant of land therefore carried with it an implied "warranty of title." The warranty has disappeared in modern conveyances, and a "covenant for title" has taken its place. But it has always been a vital matter with the purchaser to have the title investigated, and not to rely merely upon the warranty or covenant for title. **In strictness a search of title should extend back for a period of forty years, and the purchaser should demand from the vendor an "abstract of title" to the property.** Usually the agreement provides that the vendor will not furnish any such abstract or any title deeds not in his possession. A statute called The Vendor's and Purchaser's Act was passed many years ago in England. Each of the provinces of the Dominion has enacted this statute, and in their main features these enactments are substantially alike.

REAL ESTATE

Real Estate might be divided into two main classes:

First, **revenue-producing** or **improved property.**

Secondly, **vacant property.**

Under the first class we have: Business blocks, apartment houses, dwelling-houses, warehouses, etc. On all these properties a revenue is produced depending on the class of building and location. The value is generally ascertained by the amount of revenue which the property will produce.

Vacant property in a town or city might be divided into various classes, as, for instance: Business property, property near the business centre, residential property, warehouse property, property on the edge or just outside the building area.

In a town or city which is growing and has a future the shrewd investor will make big profits by buying vacant property. If he is a capitalist and can size up the direction of the growth of the business portion of the city he will probably buy this kind of property, where very large profits are often made. Or, if a certain part of the city is more

suitably located for sites for wholesale firms, there is good speculation in buying up the best sites available.

In every large city there is what is known as the select residential section, and this class of property is very often at a premium.

Subdivision property is always more or less speculative, depending how far out and how fast the city will grow within a certain time. Wise investors of subdivision property, aside from noting the distance of the property from the centre of the city, usually designated by the Post Office, will ascertain in which direction the city is most rapidly developing. In a good many cities the development is retarded in one direction or another by the location of a foreign element, which makes the property lying outside this part of the city less speculative, that is, it does not as a rule reach a very high value.

To value property in the city, the most important thing is to figure out as nearly as possible what that property can be made to earn. From $1,000 to $2,000 per foot frontage might seem high for business property, but if it is possible to improve this property by erecting a building which will be revenue producing to the extent of earning a good rate of interest after making due allowances for depreciation, taxes, etc., then that property has not been overpaid for. In most of the large cities of the West the quotation of property is generally given by the price per foot frontage. Loan Companies usually advance money on properties up to forty per cent. of the value of the land and the cost of the building. Most of the large loan companies make it a practice not to loan on improved property which has less than a thirty foot frontage. In a great many ways this is a good thing, as it has a tendency to keep houses a little farther apart, thus leaving a few feet on either side. In most cases there is a limit to the amount of money which can be borrowed on residential property, no matter how much the house might cost, as the loan inspector keeps in mind the amount of money on which the house will earn an interest providing it should have to go back on the loan company. An expensive house might not have any more rooms than a cheaper house of

practically the same size, the rooming space, generally speaking, is worth as much in one house as another.

The standard commissions usually charged by real estate agents, that is for selling the ordinary properties, are five per cent. up to the first thousand and two and one-half per cent. after that. Some cases, however, the five per cent. is charged up to the first five thousand. Of course there are exceptions to these cases where a straight five per cent. commission is charged all the way through, where the deals are large and considerable expense is involved in syndicating, etc. Good arguments are used whereby the time will come when commissions will be paid by the purchaser instead of as now by the vendor. For example, a client comes to a real estate agent and wishes to buy a certain piece of property for which he states he is willing to pay a certain sum of money. The agent goes out to buy this property, and perhaps he is able to buy at hundreds or thousands of dollars less than his client was willing to pay. In such cases the agent is working for his client and not the vendor of the property.

In nearly all the large cities real estate exchanges are established, in which are represented nearly all the large firms. They meet periodically and discuss the matters pertaining to different branches of their business. In July, 1913, an International Real Estate Convention was held in Winnipeg, at which there were over a thousand delegates from different parts of America.

TRADE AND COMMERCE

The Terms "trade" and "commerce," primarily, have the same meaning, only the latter is now generally restricted to the buying, selling, exchanging, etc., of commodities between different nations or States, while the former is applied indiscriminately to all commercial intercourse, whether domestic or international.

Trade is divided generally into two classes, *wholesale* and *retail.* Wholesale trade deals in goods by the piece or in large quantities, supplying retail dealers and middle men generally, while retail trade deals in small quantities and supplies goods directly to consumers.

The Wholesale Trade of a country is divided into four different kinds: the home trade, the import, or foreign trade of consumption, the export trade, and the carrying trade.

The Home Trade is employed in purchasing in one part of the same country and selling in another the produce of the industry of the country, and it comprehends both the inland and coasting, or that which is carried on both by land and sea.

The Import Trade is employed in purchasing foreign goods for home consumption.

The Export Trade is employed in connection with goods and produce sent to foreign markets.

The Carrying Trade is employed in transacting the commerce of foreign countries, or in carrying the surplus produce of one to another.

Commerce distributes the gifts of nature, balancing the deficiencies of one country with what is superfluous in another, creates a demand for labor, finds employment for wealth, and multiplies and cheapens the productions of every country.

Imports and Exports.—A quarter of a century ago the total value of the annual imports into Canada amounted to but $110,894,630, while in 1911 it reached $472,247,540. The total value of exports a quarter of a century ago was $90,203,000, while in 1911 it was $297,196,365.

Inland Carrying Trade.—Canada's extensive system of canal, river and lake navigation affords unrivaled facilities for its inland carrying trade. Nearly a hundred million dollars have been spent on canal construction in the Dominion, and over 30,000 vessels pass through the canals annually, carrying hundreds of thousands of passengers and millions of tons of freight. The Dominion's railway com-

mercial facilities are excellent, consisting of a network of railways of a total length of over twenty-four thousand miles. The Canadian Pacific railway main line from Montreal to Vancouver is 2,906 miles in length. Canada has also 1,049 miles of electric railways.

Manufactures.—These unrivaled facilities for transportation have induced a marvelous growth of manufactures in Canada for consumption in all parts of the world.

Mineral Products.—The value of the mineral products in 1910, according to the annual preliminary report of the Division of Mines, was $105,040,958, as compared with $91,831,441 in 1909. This represents an increase of over 14 per cent.

Custom-Houses.—The place appointed by the government at ports of entry where vessels and merchandise are entered and duties upon imported goods are collected, and where vessels obtain their clearance and other papers, is called a custom-house; the collectors, appraisers, surveyors, naval officers, and their deputies, examiners, clerks at the head of divisions, inspectors, gaugers and weighers, but not subordinate clerks, are called **custom-house officers,** and are sworn to faithful service; the persons who act for merchants in the business of entering and clearing goods and vessels, are known officially as **custom-house brokers;** the taxes levied on imported goods are usually called **customs duties.**

A Custom-House Entry is a statement made in writing to the collector of the district, by the owners or consignees of the merchandise on board any vessel, which they desire to land.

Bonded Goods.—Foreign goods are said to be **bonded,** when the payment of the duties is secured by a bond, or when warehoused in a government store or warehouse, and under the control of the collector of the port until entered for consumption and the duties paid.

When goods are shipped from a foreign port and destined for an interior point or other place in the Dominion that is not a port of entry, they first go to a port of entry and then are forwarded **in bond** to the point of destination. This trans-shipment is effected through means of a custom-house broker at the port of entry, to whom the invoices, bill of lading, and other shipping papers are sent.

TELEGRAPHS

The business of telegraphy is carried on by corporations and consists of the making and performing of a system of contracts.

Parties to the Contract.—There are two parties to the contract, (1) the sender of the message, and (2) the telegraph company. Each party agrees to do certain things and each must keep his (or its) agreement. If the company fails to do what it agreed, the sender can compel it to pay for all loss resulting.

Whether the Company can be held liable in damages to the person to whom the message is sent is a much mooted question. The tendency of the law is to hold the Company liable to such person, if he is in fact injured by the Company's failure to do its duty. In such cases the condition on back of blank may become important.

The Contract.—The ordinary telegraph blank usually constitutes the contract. The sender requests the company to send a message (called a dispatch), and such a request is in effect an offer to pay for the service if rendered. The company by taking the message agrees to send it, i. e., accepts the offer. The request and compliance, or the offer and acceptance, make the contract.

The Terms.—The principal parts of this contract are (1) the sender agrees to pay for the message at the regular rate and the company may refuse to take it unless he pays in advance; (2) the company agrees to send the message by telegraph with promptness, deliver it to the person addressed and not reveal its contents to any one else.

Accuracy.—The message must be sent as it is given. Hence the operator cannot correct evident mistakes, such as mistakes of grammar, nor add, nor omit anything, nor make any change in it.

Promptness.—The message must be sent as soon as possible and different messages must be sent in the order in which they are received.

Secrecy.—A telegraph company is a confidential messenger. It has no right to reveal the message to any one,

except the one to whom it is addressed, but in court the message may be read in evidence.

Submarine Telegraphy.—Although the system of transmitting messages by means of electric cables laid on the bottom of the sea has come into use since 1851, it is now in operation in almost every part of the world. The total length of the submarine cables of the world to-day is over 180,000 nautical miles.

Wireless Telegraphy.—In 1897 Marconi announced a system of wireless telegraphy, operated by means of electrical vibrations set up in one apparatus and transmitted through space to a distant receiving apparatus without the aid of an intervening wire. On December 21, 1902, he established wireless telegraphic communication between Cape Breton, Canada, and Cornwall, England, a distance of 2,300 miles. Messages are now sent regularly by this system for considerable distances, and it is contended that so far as reliability goes, wireless telegraphy is far superior to the ordinary wire lines.

An ocean steamship, with a wireless telegraph equipment on board, is in constant communication with land and with other vessels similarly equipped throughout its trip, and the safety as well as comfort of an oceanic voyage is immeasurably increased by its use.

Wireless telegraphy has been most successfully used in oceanic signaling. The Japanese are in a great measure indebted to it for the success of their navy over that of Russia at Port Arthur, their principal warships being equipped with the necessary wireless transmitting and receiving apparatus.

MERCANTILE AGENCIES

A Mercantile Agency is an establishment for supplying merchants, bankers, and all who do a more or less credit business, with information as to the financial standing of persons engaged in business.

How they Operate.—These agencies obtain from local correspondents in all parts of the country information as to the character and personal responsibility of individuals, firms, and corporations, and make such information readily available at all business centers.

Commercial Ratings.—From the information thus obtained is deduced what are known and recognized as "commercial ratings." The names of the various merchants, with the ratings, are issued quarterly, in book form, and are classified, first by states and provinces, then by cities and towns, all arranged in alphabetical order. These volumes, covering the United States and Canada, embrace a million and a quarter of distinctive business organizations, and yet so simply are they classified that a reference can be had with as much readiness as the finding of a subject in a cyclopedia.

Leading Agencies.—The Bradstreet and R. G. Dun & Co. concerns are the leading agencies for the United States and Canada. They have headquarters in New York, and sub-agencies in all principal cities. Agencies also exist in Europe, and importing and exporting houses on opposite sides of the globe are thus kept informed as to each other's commercial standing.

Benefit to Merchants.—This system enables the solvent merchant to purchase goods anywhere with reasonable certainty that they will be delivered promptly, avoiding undue delay consequent to investigating his credit. The agency thus serves as a sort of clearing-house for credit, and good ratings are much sought after in the business world.

Credit Books are also issued, furnishing the same sort of information to those selling to particular trades.

EMPLOYER AND EMPLOYEE

The General Principle—Every agreement of employment to be valid must be either an expressed or implied **mutual agreement** binding one party to hire and remunerate and the other to serve for some definite period of time. If the employer merely states that he will pay the servant as long as he remains there is no contract of employment.

Oral and Written Agreement—While an oral as well as a written agreement between employer and employee is **binding unless** the term exceeds one year, yet it is always safer for one to make some memorandum in writing which should be signed, thus preventing any misunderstandings which might arise.

If an agreement covers a period of **more than one year, it must be in writing** and signed by the contracting parties. Also, if the agreement for a shorter period than one year is made to begin some time in the future, which would prevent its being completed within the year, it must be in writing. This does not apply when the employer is a near relative, such as a parent, an uncle or a guardian.

A contract will be **presumed** where service has been rendered even if there has been no expressed contract between employer and employee.

In the event that nothing has been said about wages, the law presumes that the parties agreed upon the **customary wage** for that particular kind of service in that community. This does not apply in case of near relatives. An expressed contract must be proved if wages would be claimed under these circumstances. Wages would be payable at the end of the agreement providing a clause to the contrary is not contained in the contract.

An employee cannot be compelled to carry out his agreement of employment, but he can be sued for damages for **breach of contract.** The employer employing one for a period of

time cannot be compelled to continue to give employment, but if the employee presents himself for service each day he can collect his wages.

For simple form of Agreement, see page 84.

Requirements of Employee—The employee not only contracts to put in a certain amount of time, but he also agrees to give his work careful attention, to use **skill** and **forethought** and to work **faithfully** and **diligently.** The implements, tools, machinery or other property which he may use or care for must be properly employed and protected. Live stock must have food and water, also proper attention. Reasonable orders must be obeyed.

A flagrant violation of any of these obligations renders the employee liable for damages or discharge.

Length of Working Day—Usually, the length of a working day is arranged by agreement between employer and employee. However, in many instances same has been fixed by law. This does not apply to farm laborer.

Where no agreement has been entered into and the law does not designate the length of working day, whatever is customary and reasonable must govern.

If a servant refused to work a reasonable length of time, he may be discharged.

Unless there exists an express or implied agreement regarding "overtime", extra pay cannot be collected.

Holidays—An employee cannot be compelled to work on Sunday or a legal holiday unless (a) there is an agreement to that effect, which is not contrary to any law. (b) The nature of the employment requires one to work. For example:—the farm help must feed and care for the stock, or a house servant must look after the home in the usual manner.

Unless there is an agreement to the contrary, employees working by the week, month or year are entitled to pay for legal holiday.

DEEDS

A Deed is an instrument in writing and under seal, whereby real estate or some interest therein is conveyed.

The Seal required by the common law and also by statute in the older Provinces consists of an impression upon wax, a wafer or other tenacious substance. The Land Titles Acts passed by most of the Provinces and almost exclusively used in the newer, Western Provinces, require no seals except corporate seals of companies. The seal of a deed imports consideration.

Names of Parties.—The maker of the deed is called the grantor, the party to whom it is delivered the grantee.

Requisites of a Valid Deed.—1. Competent parties. 2. Consideration. 3. The deed must be reduced to writing. 4. It must be duly executed and delivered. If signed by an agent or attorney, the name and seal should be that of the principal, and the authority of the agent to execute the same should itself be under seal. To be effective against third parties deeds must be recorded or registered. (See Acknowledgments.)

The Consideration on which the deed is based may be either good (as for love and affection), or valuable (as for money or other property). It is customary, though not necessary, to mention some nominal sum, as one dollar, even when no money price is paid.

The Property to be conveyed should be definitely and correctly described by boundaries.

When Wife Must Join.—In the newer, Western Provinces dower has been done away with by statute, but in all other Provinces the wife must join with the husband in a conveyance of his real property to bar her dower. Except in Quebec the husband need not be required to join to convey a wife's real estate.

Acknowledgment.—In British Columbia and in Quebec a deed must be acknowledged before a notary public or some other officer. Forms obtainable from law stationers and notaries will indicate the requirements of each Province.

Separate Acknowledgment by wife is required in Alaska, Arkansas, Delaware, District of Columbia, Florida, Georgia, Idaho, Kentucky, Louisiana, Montana, Nevada, New Jersey, North Carolina, Oregon, South Carolina, Tennessee, and Texas.

Witnesses.—It is always best that the execution of the deed should be witnessed, even though not required by statute. A witness should have no interest in the deed. The witness should subscribe that the deed was "signed, sealed and delivered" in his presence. Where the deed is made to a corporation no subscribing witness is necessary, as the affixing of the corporate seal of the company or corporation is sufficient when signed by the chief officer. Deeds should be made out in duplicate, one copy for registration and the other to be kept by the purchaser. If witnesses die proof of their handwriting will be admitted; if this cannot be obtained, proof of the grantor's handwriting is sufficient.

The Estate Passes upon the actual delivery of the deed. If it is retained until the grantor's death, it becomes void and of no effect. But where it is delivered to a third person to transfer to the grantee upon the happening of some event, as the death of the grantor, the estate will pass upon that final delivery. Such a deed is called an escrow.

Registering.—The object of the public registering of a deed is not to give validity as between the grantor and grantee, but to protect the grantee against subsequent bona fide purchasers or mortgagees, and against the grantor's creditors. Place to register is the Registry Office or Land Title Office of the Court or Registration District where the property is situated.

Caution!—Do not purchase real estate without first having the title carefully examined by a competent lawyer or Title Company. Usually an agreement to sell and purchase is signed by both parties which provides that the title of the property is good and marketable and free from incumbrance, and a small payment is made on account of the purchase as earnest money.

DIFFERENT KINDS OF DEEDS.

A Warranty Deed is so called because the grantor covenants to warrant and defend lands mentioned against all persons, and to the extent specified.

A General Warranty covenants and warrants against all persons whosoever.

A Special Warranty covenants and warrants only against one person, his heirs and those claiming under him.

A Quit Claim Deed is one which conveys all the interest of the grantor whatever it may be but contains no warrants or guarantees. By it the grantor merely quits claim to any interest he may have, but does not warrant his title.

A Trust Deed conveys property to persons to hold for the use of some other person who is entitled to the proceeds, title, or use of the property.

Tax Deeds are made by a public officer after sale of the land for non-payment of taxes. They differ from common deeds in that they do not in themselves transfer title. That is to say, any irregularity or illegality in the sale or other proceedings on which the deed is based will invalidate the deed itself. In most provinces the grantee of such a deed holds the property subject to the right of the owner to redeem it within a specified time, by paying taxes, costs and interest on the purchase money, at a fixed rate, greater than the usual rate of interest.

Deeds by Executors, Administrators, or Guardians generally contain no warranty; or a special warranty that the grantor has not done or committed any act whereby the premises conveyed are charged or encumbered. Every requisition of the law should be carefully complied with, and every requisition of the law must be complied with to give a good title.

Forms of Deeds conveying land are practically the same in all the Provinces, and printed blanks therefor may be obtained from the stationers. It is necessary in all cases that a subscribing witness make affidavit that he was personally present and saw the instrument duly signed, etc. The affidavit may be made before a Notary, a Magistrate, a Commissioner for taking affidavits, a Judge, a Registrar, or a Deputy Registrar.

Registration of Deeds

Under the laws of the Dominion of Canada all deeds and instruments respecting titles of real estate may be registered in the Registry Office, or Land Titles Office of the County or Registration District in which the property concerned is situated, and must be registered to retain their priority.

Every deed or other instrument respecting title to land, in order to be received for registration, must be verified by affidavit in proper form of a subscribing witness present at the time of signing.

The fee for registering depends upon the number of words in the deed. Unless a deed or other instrument respecting the title of land be registered it is void against subsequent purchaser or mortgagee, and it is therefore important that every deed should be registered as soon after its execution as possible.

If a registered deed or mortgage should be lost or destroyed, a duplicate can be obtained at any time from the Registrar on the payment of a small fee.

Under the Torrens System of Lands Transfer, commonly referred to as the "Lands Title Act," registration must be obtained on formal application, the owner of the deed being then given a "certificate of title," and when he transfers the title of any part of the property the transfer must be entered on the duplicate certificate in the Land Titles Office, and when all the land embraced in the certificate of title has been transferred the certificate must be returned to the Land Titles Office.

REQUIREMENTS IN THE DIFFERENT PROVINCES

In Ontario deeds must be under seal, except where executed under the Torrens Land Titles System, which see. A wafer or some adhesive substance should be used. A scroll will not answer. Deeds should be in duplicate, one for registration and the other to be retained by the purchaser.

Proof of deeds for registration is to be made by affidavit on the instrument, or securely attached to it.

If different parties to the deed subscribe before different subscribing witnesses, each witness must make an affidavit as to the execution by the parties whose execution he attests, or the deed, etc., cannot be registered.

In Quebec deeds must be executed before a Notary Public, who retains the original in his repertory (the Notary Public being a public officer) and issues authentic copies, which

make proof in the courts. All deeds affecting real estate must be proved by affidavit of one witness before it can be registered.

In Nova Scotia all deeds affecting land must be executed under seal and in the presence of a witness, and only take effect as against third parties from the time of their registration. A deed or mortgage may be proved within the Province by oath of witness taken before the Registrar, a Judge of the Supreme Court, a Notary Public, a Justice of the Peace or a barrister of the Supreme Court. Out of the Province a deed or mortgage may be proved by oath of subscribing witness or acknowledgment of parties under oath. Such oath can be taken before a Judge of any court of record, by the Mayor of any town, by a Notary Public or by a Commissioner appointed to administer affidavits without the Province. Where the deed is to be proved in a foreign country, the oath must be taken and the attestation with the date certified under the hand and seal of any Public Minister, Ambassador, Consul or Vice-Consul of Great Britain.

In British Columbia deeds must be under seal, and attested by one witness. Acknowledgments and proofs of the execution of instruments entitled to be registered or recorded may be made by: 1. The party executing in person such instrument. 2. The attorney in fact, when such instrument is executed by an attorney in fact. 3. The secretary of any corporation, when such instrument is executed by such secretary. 4. A subscribing witness to such instrument.

In Manitoba deeds must be under seal and attested by one witness, who must make an affidavit that he was personally present and saw the instrument duly signed, etc. The provisions of the registry act as to lands not under the Torrens System are very much the same as prevail in Ontario.

In New Brunswick deeds must be under seal, and before registration must be acknowledged by the person executing the same, or be proved by the oath of a subscribing witness, before a Judge of the Supreme or County Court or a member of the Executive or Legislative Council, or before any Registrar of Deeds, or any Notary Public appointed and resident in the Province, and certified under his hand and official seal, or before any Justice of the Peace of the county in which the conveyance is to be registered.

In Newfoundland all deeds affecting land must be registered. Deeds within the island may be proved upon the oath of a subscribing witness or any party executing the same, or upon the personal acknowledgment of a party from whom an interest passes, to be made before the Registrar, Deputy Registrar, a Judge or Commissioner of Affidavits of the Supreme Court, or a Justice.

Form of Deed.

The following is the Ontario short form of Statutory Deed with abbreviated covenants:

THIS INDENTURE made (in duplicate) the first of November, in the year of our Lord one thousand nine hundred and twelve, in pursuance of the Short Forms of Conveyances Act.

Between John Rice, of the Township of Plympton, County of Lambton, and Province of Ontario, merchant, of the first part, and

Anna Rice, wife of the party of the first part, of the second part, and Harry R. Keen, of the Township of Plympton, County of Lambton, and Province aforesaid, yeoman, of the third part.

Witnesseth, That in consideration of Three Thousand Dollars ($3,000) lawful money of Canada, now paid by the said party of the third part to the said party of the first part (the receipt whereof is hereby acknowledged), he the said party of the first part, *Doth Grant* unto the said party of the third part, in Fee Simple.

All and Singular that certain parcel or tract of land and premises situate, lying and being in the Township of Plympton, County of Lambton, and Province of Ontario, containing by admeasurement one hundred acres, be the same more or less, being composed of the south part of Lot Number 19, in the 7th Concession of the Township of Plympton aforesaid.

To have and to hold unto the said party of the third part, his heirs and assigns, to and for his and their sole and only use *forever, subject nevertheless* to the reservations, limitations, provisos and conditions expressed in the original *grant* made thereof from the Crown.

The said party of the first part *covenants* with the said party of the third part, *That* he has the right to convey the said lands to the said party of the third part, notwithstanding any act of the said party of the first part..

And that the said party of the third part shall have quiet possession of the said lands, free from all encumbrances.

And the said party of the first part *covenants* with the said party of the third part that he will execute such further assurances of the said lands as may be requisite.

And that he will produce the title deeds enumerated hereunder and

allow copies to be made of them at the expense of the said party of the third part.

And the said party of the first part *covenants* with the said party of the third part that he has done no act to encumber the said lands.

And the said party of the first part *releases* to the said party of the third part *all his claims upon the said lands.*

And Anna Rice, the party of the second part, hereby bars her dower in the said lands.

In Witness Whereof the said parties hereto have hereunto set their hands and seals.

Signed, sealed and delivered in presence of HARRY R. KEEN. JOHN RICE.* ANNA RICE.*

Affidavit of Witness:

County of Lambton

To Wit:

I, Harry R. Keen, of the City of Sarnia, County of Lambton and Province of Ontario, merchant, make oath and say:

1. That I was personally present and did see the within instrument and duplicate duly signed, sealed and executed by John Rice and Anna Rice, two of the parties thereto.

2. That the said instrument and duplicate were executed by the said parties in the Township of Sarnia.

3. That I know the said parties.

4. That I am a subscribing witness to the said instrument and duplicate. HARRY R. KEEN.*

Sworn before me in Sarnia, in the County of Lambton, this first day of November, 1914. DOUGLAS STEPHEN.

A commissioner for taking affidavits in the County of Lambton.

Form of Quit Claim Deed

(For Ontario)

THIS INDENTURE made (in duplicate) the first day of June, in the year of our Lord one thousand nine hundred and fourteen.

Between Sam. Burns, of the Township of Exeter, County of Bruce, Province of Ontario, merchant, of the first part; and Walter J. Paul, of the Township of Exeter, County of Bruce, Province aforesaid, yeoman, of the second part.

Witnesseth, That the said party of the first part, for and in consideration of the sum of Five Thousand Dollars ($5,000) of lawful money of Canada, to him in hand paid by the said party of the second part, at or before the sealing and delivery of these Presents (the receipt whereof is hereby acknowledged), has granted, released and quitted claim, and by these Presents doth grant, release and quit claim unto the said party of the second part, his heirs and assigns forever, all estate, right, title, interest, claim and demand whatsoever, both at law and in equity or otherwise howsoever, and whether in possession or expectancy of him the said party of the first part, of, in, to or out of

All and singular that certain parcel or tract of land and premises situate, lying and being in the Township of Exeter, in the County of Bruce, Province of Ontario, containing by admeasurement one hundred acres, be the same more or less, being composed of the south part of Lot No. 14 in the Tenth Concession, in the Township of Exeter aforesaid.

To have and to hold the aforesaid lands and premises, with all and singular the appurtenances thereto belonging and appertaining unto and to the use of the said party of the second part, his heirs and assigns forever.

Subject, nevertheless, to the reservations, limitations, provisos and conditions expressed in the original grant thereof from the Crown.

In Witness Whereof the said parties hereto have hereunto set their hands and seals.

Signed, Sealed and Delivered
in presence of
D. B. Givler. SAM BURNS.*

Received on the day of the date of this indenture the sum of Five Thousand Dollars ($5,000).

Witness:
D. B. Givler.* SAM BURNS.*

Form of Conveyance of Freeholds by a Vendor Seized in Fee Simple to a Purchaser, Without Recitals

(For Newfoundland)

THIS INDENTURE, made the 2d day of January, 1914, BETWEEN A. B. of St. John's, in the Island of Newfoundland, Gentleman, of the one part, and C. D. of the same place, Gentleman, of the other part, WITNESSETH, that in consideration of the sum of $10,000 now to the said A. B. paid by the said C. D. (the receipt whereof is hereby acknowledged), the said A. B. as BENEFICIAL OWNER hereby GRANTS unto the said C. D. ALL THAT (described premises), TO HAVE AND TO HOLD the same UNTO AND TO THE USE OF the said C. D., his heirs and assigns.

IN WITNESS WHEREOF the said parties hereto have hereunto set their respective hands and seals the day and year first above written.

Form of Quit Claim Deed

(For Nova Scotia)

THIS INDENTURE made this thirty-first day of July, in the year of our Lord One Thousand Nine Hundred Thirteen, BETWEEN James Jones, of the Township of Colchester, in the County of Richmond, Province of Nova Scotia, yeoman, of the One Part, and John Smith, of the Township of Colchester aforesaid, of the Other Part, WITNESSETH, that the said party of the first part for and in consideration of the sum of Two Thousand Dollars ($2,000) of lawful money of the Dominion of Canada, to the said James Jones in hand well and truly paid by the said party of the second part at or before

the ensealing and delivery of THESE PRESENTS, the receipt whereof is hereby acknowledged, has granted, released, and quitted claim to and by these Presents doth grant, release and quit claim, unto the said party of the second part, his Heirs and Assigns, all and singular that certain parcel or tract of land and premises situate, lying and being in the Township of Colchester, in the County of Richmond, Province of Nova Scotia, containing by admeasurement fifty acres, be the same more or less, being composed of (here insert description of land), together with all and singular the Easements, Tenements, Hereditaments and Appurtenances to the same belonging, or in anywise appertaining, with the reversion and reversions, remainder and remainders, rents, issues and profits thereof, and all the estate, right, title, interest, claim property and demand, both at Law and in Equity of the said party of the first part of in, to, or out of the same, or any part thereof, TO HAVE AND TO HOLD the said Land and Premises with the Appurtenances, and every part thereof unto the said party of the second part, his Heirs and Assigns, to his and their sole use, benefit and behoof forever.

IN WITNESS WHEREOF, the parties to these presents have hereunto their Hands and Seals set and affixed, the day and year first above written.

JAMES JONES. [SEAL.]

SIGNED, SEALED AND DELIVERED in the presence of

AMOS KEMP.

Province of Nova Scotia, s. s.

On this thirty-first day of July, A. D. 1913, before me, the subscriber, personally came and appeared Amos Kemp, a subscribing Witness to the foregoing Indenture, who having been by me duly sworn, made oath and said that the parties thereto signed, sealed, and delivered the same in his presence.

B. C. JOHNSON,
A Commissioner for taking Affidavits, etc.

MORTGAGES

A Mortgage is a conveyance of property, either real or personal, given to secure payment of a debt, or the performance of some special act. When the debt is paid the mortgage becomes void and of no value.

Names of Parties.—The person mortgaging his property is called the mortgagor, and the person to whom the mortgage is given the mortgagee.

REAL ESTATE MORTGAGES

In real estate mortgages, as usually written, the person giving the mortgage retains possession of the property, re-

ceives all the rents and other profits and pays all taxes and other expenses until breach of condition and foreclosure.

Must be in Writing.—All real estate mortgages must be in writing, signed and sealed. The time when the debt, to secure which the mortgage was given, is due must be plainly stated and the property conveyed must be clearly described and located.

Must be Acknowledged.—In British Columbia and Quebec mortgages must be acknowledged like deeds. In all provinces witnesses are required to mortgages as well as to deeds. Such witnesses must make affidavits that they were personally present and saw the documents signed. When such affidavits have been made (and acknowledgments, where required) the mortgages should be recorded or registered. Such registration constitutes notice to third parties. Forms may be obtained from law stationers and notaries.

The Accompanying Bond or Note.—It is usual not only to insert a covenant of promise in the mortgage to pay the debt, but for the mortgagor to give also his bond or note as evidence of indebtedness. In this case the mortgagee may sue and recover upon the note or bond, or he can forclose his mortgage; and if there is not sufficient realized from the sale to pay the debt he may recover the balance on the bond or note.

The bond or note is drawn precisely like any other instrument of the kind. In the case of notes, it is customary to state therein that they are secured by a mortgage of even date.

Redemption.—By what is termed equity of redemption the mortgagor has a legal right to redeem his property after the debt for which the mortgage is security falls due. Within this extended time he must pay the full amount of the mortgage with the interest prescribed by the statute.

The Equity of Redemption is such a positive right that it may be sold, and is of such a character that the law refuses to allow it to be foregone, even by an agreement to that effect in the mortgage.

Power of Sale.—A power of sale is not essential to a mortgage but is commonly inserted. A power of sale permits on non-payment of principal or interest, a sale of the property by the mortgagee either with or without notice to the mortgagor as the document may set forth.

Mortgages are sometimes so drawn that a single failure in paying the interest at a stated time renders due the whole, both principal and interest, and gives the mortgagee authority to sell the property long before the principal money is due.

Assignment.—A mortgage can be assigned, but unless the bond or note is also assigned it is worthless and gives no right to foreclose, and such assignment should include also the bond or note and should be acknowledged and recorded.

Making Payments.—If the wording in the mortgage or note is, " payable on or before " a certain date, the creditor cannot compel payment before that date (if the interest is kept up); but the debtor if so disposed can pay at any time and the creditor must accept it.

A debtor cannot compel his creditor to accept payment before it is due, because he has a right to have his money remain on interest according to agreement.

Whenever payment is made upon a note or bond or mortgage it should be carefully indorsed upon the instrument.

Foreclosure.—If the mortgagor fails to meet the conditions of the mortgage then the mortgagee may foreclose. The method of foreclosure differs in the several Provinces. In some the statutes prescribe a short, summary method; in others an action of court is necessary; in still others either method is legal.

Discharge of Mortgage.—When a mortgage has been paid in full the mortgagor is entitled to a release or **discharge** of the mortgage, which is equivalent to a reconveyance of the property, and as such it should be at once registered by the mortgagor. Where a mortgage has been assigned, particulars thereof should be given in the discharge. The statutory form of discharge is practically the same in all the Provinces.

A mortgagor is entitled to a reconveyance, if demanded, instead of a **discharge.**

HOW TO FORECLOSE A MORTGAGE

The methods of foreclosing vary in different Provinces, but the following general steps are common in most of them.

1. Application to a Court for authority to foreclose.
2. Hearing the parties by the Court.
3. Selling property under power of sale.
4. Advertising the property.
5. Selling it to the highest bidder at auction.

6. Deeding it to the purchaser.

7. Mortgagee taking and retaining possession of the property.

8. Paying over any surplus fund remaining from the sale to the mortgagor.

Form of Mortgage

THIS INDENTURE made (in duplicate) the first day of April, one thousand nine hundred and fourteen, in pursuance of the Short Forms of Mortgages Act:

Between Wm. Good, of the Township of Colchester, in the County of Richmond, Province of Nova Scotia, yeoman, of the first part, hereinafter called the mortgagor;

Leila Good, wife of the party of the first part, of the second part;

And David Kent, of the Township of Colchester aforesaid, gentleman, of the third part, hereinafter called the mortgagee;

Witnesseth, That in consideration of One Thousand Dollars ($1,000) of lawful money of Canada now paid by the said Mortgagee to the said Mortgagor (the receipt whereof is hereby acknowledged), the said Mortgagor doth Grant and Mortgage unto the said Mortgagee, his heirs, executors, administrators and assigns forever:

All and Singular that certain parcel or tract of land and premises situate, lying and being in the Township of Colchester aforesaid, containing by actual measurement One Hundred Acres, more or less, being composed of Lot Number Ten (10), on the Fifth (5th) Concession of the Township of Colchester aforesaid; and Leila Good, of the second part, hereby bars her dower in said lands:

Provided this mortgage to be void on payment of One Thousand Dollars of lawful money of Canada with interest thereon at five per cent. per annum, as follows:

The said principal sum of One Thousand Dollars to be due and payable in four equal annual installments of Two Hundred and Fifty Dollars each, with interest at the rate of five per cent. per annum on the unpaid principal, payable annually with each installment of principal. The first of such payments of principal and interest to be due and payable on the first day of April, A. D., 1915, and taxes and performance of statute labor.

The said Mortgagor covenants with the said Mortgagee that the Mortgagor will pay the mortgage money and interest and observe the said proviso, that the Mortgagor has a good title in fee simple to the said lands, and that he has the right to convey the said lands to the said Mortgagee:

And that in default the Mortgagee shall have quiet possession of the said lands, free from all encumbrances;

And that the said Mortgagor will execute such further assurances of the said lands as may be requisite;

And that the said Mortgagor has done no act to encumber the said lands;

And that the said Mortgagor will insure the Buildings on the said lands to the amount of not less than Six Hundred Dollars currency;

And that the said Mortgagor doth Release to the said Mortgagee all his claims upon the said lands subject to the said proviso.

Provided that the said Mortgagee on default of payment for four months may on giving three months' notice in writing enter on and lease or sell the said lands.

Provided that the Mortgagee may distrain for arrears of interest.

Provided that in default of the payment of the interest hereby secured the principal hereby secured shall become payable.

Provided that until default of payment the Mortgagor shall have quiet possession of the said lands.

In Witness Whereof the said parties hereto have hereunto set their hands and seals.

Signed, sealed and delivered in the presence of GRANT JAMISON.

WM. GOOD.*
LEILA GOOD.*

County of Richmond,
To Wit:

I, Grant Jamison, of the Village of Colchester, in the County of Richmond, manufacturer, make oath and say:

1. That I was personally present and did see the within Instrument and Duplicate thereof duly signed, sealed and executed by Wm. Good and Leila Good, two of the parties thereto.

2. That the said Instrument and Duplicate were executed by the said parties at the Village of Colchester, of the said Township of Colchester.

3. That I know the said parties.

4. That I am a subscribing witness to the said Instrument and Duplicate. GRANT JAMISON.*

Sworn before me at the Village of Colchester, in the County of Richmond, this first day of April, in the year of our Lord, 1914.

T. C. BOSWORTH.
A commissioner for taking affidavits in H. C. J., etc.

Form of Mortgage in Fee of Freeholds

(For Newfoundland)

THIS INDENTURE, made the 1st day of July, 1914.

BETWEEN A of, etc. (hereinafter called the mortgagor), of the one part, and M of, etc. (hereinafter called the mortgagee), of the other part;

WHEREAS, The mortgagor is seized of the hereditaments hereby mortgaged for an estate in fee simple in possession free from encumbrances;

AND WHEREAS, The mortgagee has agreed with the mortgagor to lend him the sum of $1,000 upon having the repayment thereof

with interest at the rate hereinafter mentioned secured in manner hereinafter appearing;

NOW THIS INDENTURE WITNESSETH, That, in pursuance of the said agreement and in consideration of the sum of $1,000 now paid by the mortgagee to the mortgagor (the receipt whereof the mortgagor doth hereby acknowledge), the mortgagor hereby COVENANTS with the mortgagee to pay to him on the 1st day of January next the sum of $1,000 with interest thereon in the meantime at the rate of 5% per annum, computed from the date hereof;

AND also as long as any principal money shall remain due under these presents after the said 1st day of January next to pay to him interest theron at the rate aforesaid, by equal half-yearly payments on the 1st day of July and the first day of January every year;

AND THIS INDENTURE ALSO WITNESSETH, That, in further pursuance of the said agreement, and for the consideration aforesaid, the mortgagor AS BENEFICIAL OWNER doth hereby GRANT unto the mortgagee

ALL THAT (parcels),

TO HAVE AND TO HOLD the same UNTO and TO THE USE OF the mortgagee, his heirs and assigns, SUBJECT to the proviso for redemption hereinafter contained (that is to say):

PROVIDED ALWAYS, and it is hereby agreed and declared that on payment on the said first day of January next by the mortgagor or the persons deriving title under him, to the mortgagee or the persons deriving title under him, of the sum of $1,000, with interest thereon in the meantime at the rate aforesaid, the premises hereinbefore granted shall, at the request and at the cost of the mortgagor or the persons deriving title under him, be duly conveyed to him or them;

PROVIDED ALWAYS, and it is hereby agreed and declared that the mortgagee or the persons deriving title under him, shall not be answerable for any involuntary losses which may happen in or about the exercise or execution of the power of sale, or any of the powers or trusts which may be vested in him or them by virtue of these presents or any statute.

IN WITNESS, etc.

Short Form of Mortgage

(For British Columbia)

THIS INDENTURE, made the.....day of....., one thousand nine hundred and....., in pursuance of the Act respecting short forms of mortgages, BETWEEN (here insert names of parties, and recitals, if any) witnesseth, that in consideration of .....dollars lawful money of Canada, now paid by the said (mortgagee or mortgagees) to the said (mortgagor or mortgagors), the receipt whereof is hereby acknowledged, the said (mortgagor or mortgagors) (doth or do) grant and mortgage unto the said (mortgagee or mortgagees) (his, her or their) heirs and assigns forever, all (parcels) (here insert provisos, covenants, and other provisions).

IN WITNESS WHEREOF, The said parties hereto have hereunto set their hands and seals.

Mortgage of Leaseholds by Demise

(For Newfoundland)

THIS INDENTURE, made the.....day of....., 19.... BETWEEN A. of, etc. (mortgagor), of the one part, and B. of, etc. (mortgagee), of the other part:

WHEREAS, etc. (recite the lease, and its having become vested in the mortgagor.)

AND WHEREAS, The said B. has agreed to lend to the said A. the sum of $500, upon having the repayment thereof with interest as hereinafter mentioned secured in manner hereinafter appearing;

NOW THIS INDENTURE WITNESSETH, That, in pursuance of the said agreement and in consideration of $500 to the said A. this day paid by the said B. (the receipt whereof the said A. doth hereby acknowledge), he, the said A., doth hereby COVENANT (for payment of principal and interest, as given in Mortgage in fee of Freeholds).

AND THIS INDENTURE ALSO WITNESSETH, That, in further pursuance of the said recited agreement and for the consideration aforesaid, the said A. as BENEFICIAL OWNER, doth hereby demise unto the said B.,

ALL THOSE the said hereditaments and premises by the said indenture of lease of the.....day of....., 19..., expressed to be demised,

TO HOLD the said premises unto the said B., his executors, administrators, and assigns, for the residue now unexpired of the said term of.....years, except the last day thereof;

PROVIDED ALWAYS, That if the said A., his executors, administrators, or assigns, shall pay to the said B., his executors, administrators, or assigns, on the ..... day of .... next, the sum of $500, with interest for the same in the meantime at the rate of 5% per annum, then the said B., his executors, administrators, or assigns, will at any time thereafter, upon the request and at the cost of the said A., his executors, administrators, or assigns, surrender the said premises unto the said A., his executors, administrators, or assigns, or as he or they shall direct.

AND IT IS HEREBY AGREED that the said A., his executors, administrators, and assigns, shall henceforth stand possessed of the said last day of the said term of ..... years in the said premises, in trust for the said B., his executors, administrators, and assigns, and to be disposed of as he or they shall direct, but subject to the same equity of redemption as may for the time being be subsisting in the said premises by virtue of these presents;

AND the said A. doth hereby irrevocably appoint the said B., his executors, administrators, and assigns to be the attorney and attorneys of the said A. in his name and on his behalf and as his act and deed to sign, seal, deliver, and otherwise perfect every or any deed or assignment of the said term of ..... years which may be desired by the said B., his executors, administrators, or assigns, in order to vest in him or them, or in any person or persons in trust for him or them subject as aforesaid, or in any purchaser of the

said premises or any part thereof, the whole residue of the same term.

IN WITNESS, etc.

Discharge of Mortgage

To the Registrar of Deeds of the County of Welland, I, Joseph Clark, of the Township of Stamford, County of Welland, Province of Ontario, do hereby certify that Henry Thorp, of the Township, County and Province aforesaid, merchant, and Jane Thorp, his wife, have satisfied all money due on or to grow due on a certain mortgage made by the said Henry Thorp and Jane Thorp, his wife, to me, the said Joseph Clark, which mortgage bears date the first day of May, A. D. 1909, and was registered in the Registry Office for the County of Stamford, aforesaid, on the ninth day of May, A. D. 1909, in Libro No. 4, as number 64 on folio 3; and that I am entitled by law to receive the money, and that such mortgage is therefore discharged.

Witness my hand and seal this first day of May, A. D. 1914.

JOSEPH CLARK. [Seal.]

Witness:

JOHN SMITH.

Form of Assignment of Mortgage

(To be indorsed on back of mortgage)

THIS INDENTURE, made (in duplicate) the tenth day of June, A. D., 1912:

BETWEEN James Jones of the Town of Hensall, within named, of the first part, and John Smith, of the City of Ottawa, of the second part,

WITNESSETH, That the party of the first part, in consideration of the sum of $..... to him paid by the party of the second part, the receipt whereof is hereby acknowledged, hath granted, bargained, sold, and assigned, and by these presents doth grant, bargain, sell, and assign to the party of the second part, his heirs, executors, administrators, and assigns, all the right, title, interest, claim and demand whatsoever of him, the party of the first part, of, in and to the lands and tenements mentioned and described in the within mortgage. And also to all sum and sums of money secured and payable thereby and none remaining unpaid.

TO HAVE AND TO HOLD the same and to ask, demand, sue and recover the same as fully to all intents and purposes as he, the party of the first part, now holds, and is entitled to the same.

IN WITNESS WHEREOF, The parties of these presents have hereto set their hands and seals, the day and year first above written.

JAMES JONES. [Seal.]
JOHN SMITH. [Seal.]

Signed, Sealed and Delivered
in the presence of
WILLIAM WILSON.

Form of Mortgage.

(For Ontario)

THIS INDENTURE, made (in duplicate) the first day of June, one thousand nine hundred and thirteen, in pursuance of the Short Forms of Mortgages Act, BETWEEN James Johnson, of the Township of Ancaster, in the County of Brant, Province of Ontario, yeoman, hereinafter called the Mortgagor of the first part, and Samuel Smith, of the Township aforesaid, gentleman, hereinafter called the Mortgagee of the second part, and Mary Jane Johnson, the wife of the said Mortgagor of the third part;

WHEREAS, The said mortgagor is seized in fee simple of the lands hereinafter described,

NOW THEREFORE, This Indenture witnesseth that in consideration of Ten Thousand Dollars of lawful money of Canada now paid by the said mortgagee to the said mortgagor, the receipt whereof is hereby acknowledged, the said mortgagor DOES GRANT AND MORTGAGE unto the said mortgagee, his heirs, executors, administrators and assigns forever, ALL AND SINGULAR, that certain parcel or tract of land and premises situate, lying and being in the Township of Ancaster aforesaid, containing (insert description of property).

AND the said party of the third part, the wife of the said mortgagor, hereby bars her dower in the said lands.

PROVIDED this mortgage to be void on payment of Ten Thousand Dollars of lawful money of Canada with interest to be computed from the date hereof at five per cent. per annum, as follows:

The said principal sum of Ten Thousand Dollars to be due and payable in four equal annual instalments of Two Thousand Five Hundred Dollars each, with interest at the rate of five per cent. per annum on the unpaid principal, payable annually with each instalment of principal, the first of such payments of principal and interest to be due and payable on the first day of June, A. D. 1912. The said several payments of principal and interest to be made in gold if required and taxes and performance of Statute Labor.

THE said mortgagor covenants with the said mortgagee that the mortgagor will pay the mortgage money and interest and observe the above proviso. That the mortgagor has a good title in fee simple to the said lands. And that he has the right to convey the said lands to the said mortgagee. And that on default the mortgagee shall have quiet possession of the said lands free from all incumbrances. And that the said mortgagor will execute such further assurances or the said lands may be requisite. And that the said mortgagor has done no act to incumber the said lands. And that the said mortgagor will insure the buildings on the said lands to the amount of not less than the principal money hereby secured in dollars of lawful money of Canada. Provided that if and whenever such sum be greater than the insurable value of the buildings such Insurance shall not be required to any greater extent than such insurable value, and if and whenever the same shall be less than the insurable value the mortgagee may require such insurance to the full insurable value. And (without prejudice to the foregoing statutory clause) it is further agreed that

the mortgagee may require any insurance of the said buildings to be cancelled and a new insurance effected in an office to be named by him or them and also may of his or their own accord effect or maintain any insurance herein provided for and any amount paid by him or them therefore shall be forthwith payable to him and them with interest at the rate aforesaid by the mortgagor, and shall be a charge upon the land.

AND the said mortgagor does release to the said mortgagee all his claims upon the said lands, subject to the said proviso. The said mortgagor covenants with the said mortgagee that he will keep the said lands and the buildings and improvements thereon in good condition and repair, according to the nature and description thereof, respectively, and that in case of neglect to do so or if the mortgagor or those claiming under him commit any act of waste on the said lands or make default as to any of the covenants or provisoes herein contained the principal hereby secured shall at the option of the mortgagee forthwith become due and payable and in default of payment the powers of sale hereby given may be exercised.

AND the mortgagee may from time to time make such repairs as they may deem requisite or proper, and the amount thereof shall be added to the principal and bear interest at the said rate and shall be forthwith payable.

PROVIDED that the said mortgagee on default of payment for one month may on one month's notice enter on and lease or sell the said lands. And provided also that in case default be made in payment of either principal or interest for three months after any payment of either falls due the said powers of entering and leasing or selling or any of them may be acted upon without any notice. And also that any contract of sale made under the said power may be varied or rescinded. And also that the said mortgagee may buy in and resell the said lands or any part thereof without being responsible for any loss or deficiency on resale or expense thereby incurred. Provided that any such sale may be either by public auction or private sale and either for cash or on credit or part cash and part credit and at such sale the whole or any part or parts of the said lands may be sold.

PROVIDED that the mortgagee may distrain for arrears of interest. Provided that the mortgagee may distrain for arrears of principal in the same manner as if the same were arrears of interest; provided that in default of the payment of the interest (or any part of the principal) hereby secured the principal hereby secured shall become payable.

PROVIDED that the hereinbefore mentioned notice of exercise of power of sale or lease, or either, may be effectually given either by leaving the same with a grown up person on the mortgaged premises, if occupied, or placing the same on some portion thereof if unoccupied, or at the option of the said mortgagee, by publishing the same twice in some newspaper published in the County in which the said lands are situate, and that such notice shall be sufficient though not addressed to any person or persons by name or designation and notwithstanding any person or persons to be affected thereby may be unknown, unascertained, or under disability and on any sale time for payment

may be given and special conditions may be made, and the costs of any abortive sale shall become a charge upon the lands, and the mortgagee may tack them to the mortgage debt.

PROVIDED that the purchaser shall in no case be bound to ascertain that the default has happened under which the mortgagee claims to lease or sell and that the remedy of the mortgagor shall be in damages only, and the sale under the said power shall not be affected.

PROVIDED that until default of payment the mortgagor shall have quiet possession of the said lands.

AND the mortgagor hereby attorns to the mortgagee and becomes tenant of the said lands during the term of this mortgage at a rent equivalent to and payable at the same days and times as the payments of interest are hereinbefore agreed to be paid, such rent when so paid to be in satisfaction of such payments of interest. Provided the mortgagee may in default of payment or breach of any of the covenants hereinbefore contained, enter on the said lands and determine the tenancy hereby created without notice.

IT IS AGREED that the mortgagee may satisfy any charge now or hereafter existing or to arise or be claimed upon the said lands, and the amount so paid shall be added to the debt hereby secured and bear interest at the same rate and shall be forthwith payable by the mortgagor to the mortgagee, and in default of payment the principal sum hereby secured shall become payable and the powers of sale hereby given may be exercised forthwith without any notice. And in the event of the mortgagee satisfying any such charge or claim either out of the money advanced on this security or otherwise he or they shall be entitled to all the equities and securities of the person or persons so paid off, and are hereby authorized to retain any discharge thereof without registration for a longer period than six months if they think fit to do so.

AND IT IS AGREED AND DECLARED that in every part or lot into which the mortgaged lands are or may hereafter be divided does and shall stand charged with the whole of the moneys hereby secured and no person shall have any right to require the mortgage moneys to be apportioned upon or in respect of any such parts or lots, and the mortgagee may discharge any part or parts from time to time of the mortgaged lands for such consideration as he or they shall think proper or without consideration, if he or they see fit, and no such discharge shall diminish or prejudice this security as against the lands remaining undischarged or as against any person whomsoever.

AND ALSO IT IS AGREED that if the said principal or any part thereof be not paid at maturity the mortgagor shall not be at liberty to pay the same except after three months' notice in writing to the mortgagee or upon the payment of three months' interest in lieu of such notice, and in the event of a sale or foreclosure under the provisions of this mortgage a bonus of three months' interest shall be added to the mortgage debt.

AND it is further declared and agreed that whenever throughout this Indenture the mortgagor or mortgagee is mentioned or referred to, such mention or reference shall be deemed to extend to and include

the executors, administrators and assigns of the mortgagor and mortgagee, respectively.

JAMES JOHNSON. [Seal.]
MARY JANE JOHNSON. [Seal.]

IN WITNESS WHEREOF the said parties hereto have hereunto set their hands and seals.

Signed, Sealed and Delivered
in the presence of
JOHN F. WILSON.

COUNTY OF BRANT,
TO WIT:

I, John F. Wilson, of the Village of Ancaster, in the County of Brant, Clerk, make oath and say:

1. That I was personally present and did see the within Instrument and Duplicate thereof duly signed, sealed and executed by James Johnson and Mary Jane Johnson, two of the parties thereto.

2. That the said Instrument and Duplicate were executed by the said parties at the Village of Ancaster, of said Township of Ancaster.

3. That I know the said parties.

4. That I am a subscribing witness to the said Instrument and Duplicate.

Sworn to before me at the village of Ancaster, in the County of Brant, this first day of June, in the year of our Lord, 1913.

JOHN F. WILSON.

A Commissioner for taking Affidavits, etc.

(Where mortgagor is unmarried the following declaration must be added to mortgage.)

COUNTY OF BRANT,
TO WIT:

I, James Johnson, of the Village of Ancaster, in the County of Brant, do solemnly declare that I was at the time of the execution by me of the within instrument unmarried. And I make this solemn declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath and by virtue of the Canada Evidence Act.

DECLARED before me at the village of Ancaster in the County of Brant this first day of June, 1913.

A Commissioner, etc.

Form of Seed Grain Mortgage

(For Province of Manitoba)

THIS INDENTURE, made (in duplicate) the fourth day of August, one thousand nine hundred and thirteen, between James Dixon, of the Township of ....., District of ....., in the Province of Manitoba, hereinafter called the Mortgagor of the first part, and Arthur Scoville, of said township, hereinafter called the Mortgagee of the second part.

WITNESSETH that the Mortgagor for and in consideration of Five Thousand Dollars of lawful money of Canada to him in hand well

and truly paid by the Mortgagee for the payment of the purchase price of seed grain, at or before the sealing and delivery of these Presents (the receipt whereof is hereby acknowledged) HATH granted, bargained, sold and assigned and by these Presents DOTH GRANT, bargain, sell and assign the said Mortgagee, his executors, administrators and assigns ALL AND SINGULAR the crops growing or to be grown during the year A. D. 1914, on the .... of Section ..... in the ..... Township, and ..... Range ..... of the Principal Meridian, in the Province of Manitoba, that is to say: ..... acres of (here insert description).

THAT the Mortgagor purchased from the Mortgagee ..... bushels of ..... at ..... cents per bushel and ..... bushels of ..... at ..... cents per bushel and ..... bushels of ..... at ..... cents per bushel on ..... the ..... day of ....., 1913.

TO HAVE AND TO HOLD ALL AND SINGULAR the crops now growing or to be grown as aforesaid unto the Mortgagee TO THE ONLY PROPER USE AND BEHOOF of the Mortgagee FOREVER:

PROVIDED ALWAYS and these presents are upon this express condition that if the Mortgagor doth and shall well and truly pay or cause to be paid unto the Mortgagee the full sum of Five Thousand Dollars with interest at the rate of five per cent. per annum on so much principal money hereby secured as shall from time to time remain unpaid till the whole of the principal money and interest is paid (whether at or after maturity thereof) as follows:
(Here state terms of payment.)

Or shall well and truly pay or cause to be paid ..... certain promissory notes bearing even date herewith made by the said Mortgagor to the said Mortgagee payable ..... after the date thereof for the sum of ..... Dollars with interest thereon at the rate of five per cent. per annum or shall well and truly pay or cause to be paid all renewal or renewals of the said promissory note maturing within the period of two years from the date hereof, whether for the whole sum or any part thereof with interest thereon at the rate aforesaid; which said promissory note or notes were given and received as collateral, security for payment of the debt hereby secured

THEN THESE PRESENTS and every matter and thing herein contained shall cease, and determine and be utterly void to all intents and purposes anything herein contained to the contrary thereof in anywise notwithstanding;

AND the Mortgagor shall and will warrant and forever defend by these Presents ALL AND SINGULAR the crops aforesaid unto the said Mortgagee against the Mortgagor and against all and every other person or persons whomsoever.

AND the Mortgagor doth hereby COVENANT, PROMISE and AGREE to and with the Mortgagee that the Mortgagor shall and will well and truly pay or cause to be paid unto the Mortgagee the said sum of money in the above proviso mentioned with interest for the same as aforesaid on the day and time and in the manner above limited for the payment thereof;

AND ALSO IN CASE DEFAULT SHALL BE MADE IN THE PAYMENT of the said sums of money in the said proviso mentioned or of the interest thereon or any part thereof or in case the Mortgagor shall attempt to dispose of or in any way part with the possession of the said crops or any of them or to remove the same or any part thereof out of the Registration District of ....., or suffer or permit the same to be seized or taken in execution without the consent of the Mortgagor to such sale, removal or disposal thereof first had and obtained in writing or in case the Mortgagor shall abscond or attempt to abscond from or leave the said Province of Manitoba; or in case the said Mortgagee feels unsafe or insecure or deem the crops aforesaid in danger of being sold or removed; or upon the issue of any Writ of Summons or Statement of Claim for a money demand against the said Mortgagor or the issue of any writ or writs of execution upon any judgment against the said Mortgagor or upon the seizure of the crops aforesaid or any part thereof under any such execution; or in case the said Mortgagor shall fail to pay the rent arising out of the land and premises upon which are situate and lying the crops aforesaid at any time during the currency of this Mortgage or any renewal thereof at least six days before the same shall become due; or upon the issue of any warrant of distress for said rent, or on the failure to insure or keep insured the crops aforesaid within the meaning and provisions of this Indenture, or upon the abandonment of the crops aforesaid or any part thereof, or upon the making of any assignment for the benefit of creditors; or upon the arrest of said Mortgagor on any criminal charge, or the issue of any writ of "capias," or attachment against the said Mortgagor or in case default shall be made in the performance of any of the covenants by the said Mortgagor in these presents contained and so often as the said events or any of them may happen.

THEN and in every such case it shall and may be lawful for the Mortgagee with his or their servant or servants and with such other assistant or assistants as he may require at any time during the day to enter into and upon any lands, tenements, houses and premises wheresoever and whatsoever where the crops aforesaid or any part thereof may be and for such person or persons to break and force open any door, locks, bars, bolts, fastenings, hinges, gates, fences, houses, buildings, enclosures and places for the purpose of taking possession of or removing the crops aforesaid. And if the crops aforesaid have not matured at the time of taking possession as aforesaid, then the Mortgagee shall be at liberty to remain in possession of the said premises until the crops aforesaid have matured and been converted into marketable form and sold.

AND upon and from and after the taking possession of such crops as aforesaid it shall and may be lawful and the Mortgagee is hereby authorized and empowered to sell the crops aforesaid or any of them or any part thereof at public auction or by private sale as to him may seem meet; AND from and out of the proceeds of such sale in the first place to pay and reimburse himself all such sum or sums of money as may then be due or owing and accruing due by virtue of these Presents and all such expenses as may have been incurred

by the Mortgagee in consequence of such default, neglect or failure of the Mortgagor in payment of the said sum of money with interest thereon as above mentioned or in consequence of such action, default, neglect, failure or absconding as above mentioned, and in the next place to pay unto the Mortgagor all such surplus as may remain after such sale and after payment of all such sum or sums of money and interest thereon as may be due by virtue of these Presents, at the time of such seizure, conversion and sale and after payment of the costs, charges and expenses incurred by such seizure, conversion and sale as aforesaid.

PROVIDED ALWAYS nevertheless that it shall not be incumbent on the Mortgagee to sell and dispose of the crops aforesaid but that in case of default of payment of the said sum of money, with interest thereon as aforesaid, it shall and may be lawful for the Mortgagee peaceably and quietly to have, to hold, use, occupy, possess and enjoy the crops aforesaid without the let, molestation, eviction, hindrance or interruption of the Mortgagor or any other person or persons whomsoever; and the Mortgagor doth hereby further COVENANT, PROMISE and AGREE to and with the Mortgagee that in case the sum of money realized under any such sale as above mentioned, shall not be sufficient to pay the whole amount due at the time of such sale, that the Mortgagor, shall and will forthwith pay or cause to be paid unto the Mortgagee all such sum or sums of money with interest thereon, as may then be remaining due.

AND the Mortgagor doth put the Mortgagee in full possession of the crops aforesaid by delivering to him this Indenture, in the name of all the crops aforesaid at the sealing and delivery hereof;

AND the Mortgagor COVENANT with the Mortgagee that he will during the continuance of this Mortgage, and any and every renewal thereof, INSURE THE CROPS hereinbefore mentioned, against loss or damage by hail or fire in some insurance office (authorized to transact business in Canada), in the sum of not less than Five Thousand Dollars, and will pay all premiums and money necessary for that purpose, as the same become due, and will on demand, assign and deliver over to the Mortgagee the policy or policies of insurance or receipts thereto appertaining:

PROVIDED that on default of payment of said premium or sums of money by the Mortgagor the Mortgagee may pay the same and such sum or sums of money shall be added to the debt thereby secured (and shall bear interest at the same rate from the day of such payment) and shall be repayable with the principal sum hereby secured.

AND it is further agreed that interest in arrear shall itself bear interest at the rate aforesaid, compounded half yearly from due date till actual payment.

PROVIDED that the giving and taking of this Mortgage shall in no wise merge or effect any other security or securities that may have been or may hereinafter be given in respect of said sum or any part thereof; or impair or effect any such security or securities or any remedy or any part thereon.

PROVIDED that such security or securities shall all mature and become due and payable within two years from the date hereof; and

Provided further, that in case such security or securities have been or may hereafter be given, the payment of the same shall be considered payment "pro tanto" of this Mortgage.

PROVIDED that the Mortgagor, his heirs, executors, administrators and assigns, are and shall be bound by the covenants and stipulations herein contained, and the benefit of every covenant or stipulation herein contained on the part of the Mortgagor shall enure to, and every power herein contained may be exercised by the heirs, executors, administrators, successors or assigns of the Mortgagee and against the heirs, executors, administrators and assigns of the Mortgagor and that all covenants herein contained are to be construed as both joint and several.

IT is also agreed, wherever the singular and the masculine are used throughout this indenture, the same shall be construed as meaning the plural or the feminine where the context or the parties hereunto so require.

IN WITNESS WHEREOF the Parties to these Presents have hereunto set their hands and seal.

JAMES DIXON. [SEAL.]
ARTHUR SCOVILLE. [SEAL.]

SIGNED, SEALED AND DELIVERED in the presence of
JOHN HARRISON.

Canada, Province of Manitoba, to-wit: I, Arthur Scoville, of the Township of ....., in the Province of Manitoba, the Mortgagee in the foregoing Bill of Sale by way of Mortgage named, make oath and say:

THAT ..... the Mortgagor in the foregoing Bill of Sale by way of Mortgage named is justly and truly indebted to the deponent, ..., the Mortgagee therein named, in the sum of Five Thousand Dollars mentioned therein.

THAT the said Bill of Sale by way of Mortgage was executed in good faith to secure the purchase price of seed grain and for the express purpose of securing payment of the money so justly due or accruing due as aforesaid, and not for the purpose of protecting the crops mentioned in the said Bill of Sale by way of Mortgage against the creditors of the said James Dixon, the Mortgagor therein named, or preventing the creditors of such Mortgagor from obtaining payment of any claim against ..... the said Mortgagor.

THAT the Mortgagor purchased the seed grain mentioned in the chattel mortgage herein on the ..... day of ....., 1913.

THAT the said grain purchased by the Mortgagor consisted of ..... bushels of ..... at ..... cents per bushel and ..... bushels of ..... at ..... cents per bushel.

SWORN before me at the Township of ....., in the Province of Manitoba, this fourth day of August, A. D. 1913.

.....,
A Commissioner for taking Affidavits in B. R., etc.

Canada, Province of Manitoba, to-wit:

I, John Harrison, of the Township of ....., in the Province of Manitoba, make oath and say:

That I was personally present and did see the within Bill of Sale

by way of Mortgage duly signed sealed and delivered by James Dixon and Arthur Scoville, the parties thereto, and that I know the said parties and that the name John Harrison set and subscribed as a witness to the execution thereof is of the proper handwriting of me, this deponent, and that the same was executed at the ..... of ....., in the Province of Manitoba.

SWORN before me at the ..... of ....., in the Province of Manitoba, this fourth day of August, A. D. 1913.

.....,
A Commissioner for taking Affidavits in B. R., etc.

Form of Chattel Mortgage—Live Stock

(The Province of Saskatchewan)

THIS INDENTURE, made (in duplicate) the first day of September, in the year of our Lord one thousand nine hundred and thirteen, between Samuel Johnson, of the Township of ....., and ..... Province of Saskatchewan, hereinafter called the Mortgagor of the first part, and William Glenn, of said Township, hereinafter called the Mortgagee of the second part.

WITNESSETH that the Mortgagor for and in consideration of Three Thousand Dollars of lawful money of Canada to him in hand well and truly paid by the Mortgagee at or before the sealing and delivery of these Presents (the receipt whereof is hereby acknowledged) HATH granted, bargained, sold and assigned, and by these Presents DOTH GRANT, bargain, sell and assign unto the Mortgagee, ALL AND SINGULAR, live stock, particularly described as follows, that is to say: (Here give description of live stock.)
all of which said live stock are now in the possession of the said Mortgagor and are situate, lying or being upon or about the following land and premises, that is to say: (Here give location of live stock.)

AND ALSO ALL AND SINGULAR all the increase of any and all of the live stock above mentioned and described, whether born or unborn on the day of the date of these presents, and as well after as before the time when such increase follows the mother for nurture so long as and until these Presents are fully paid off and satisfied, which increase shall if so demanded by the Mortgagee be branded by the Mortgagor at his own expense and charge as may be directed by the Mortgagee in default of which the Mortgagee may do the same and add the cost and expense occasioned thereby to the principal money secured by these presents.

AND ALSO ALL AND SINGULAR any and all live stock of any and every description which may hereafter during the currency of these Presents and until the same are fully paid off and satisfied, be at any time purchased or got by the Mortgagor and in his possession upon or about the aforesaid lands and premises, or brought thereon, either in addition to, in renewal of, or in substitution for any of the aforesaid live stock.

AND ALSO, any and all live stock, hereafter purchased or acquired

by the Mortgagor during the currency of these presents or any renewal or renewals thereof.

TO HAVE AND TO HOLD ALL AND SINGULAR the said live stock, unto the Mortgagee TO THE ONLY PROPER USE AND BEHOOF of the said Mortgagee, FOREVER.

PROVIDED ALWAYS that these Presents are upon this express condition that if the Mortgagor doth and shall well and truly pay or cause to be paid unto the Mortgagee, the full sum of Three Thousand Dollars; with interest for the same at the rate of five per centum per annum in the following manner, that is to say: (Here give terms of payment.)

It being mutually agreed that the said rate of interest is to be paid by the Mortgagor on the principal sum hereby secured and on any sum which may be added to such principal sum or become part of the debt hereby secured by virtue of these Presents as well after as before maturity of the principal sum hereby secured.

THEN THESE PRESENTS and every matter and thing therein contained shall cease, determine and be utterly void to all intents and purposes, anything herein contained to the contrary thereof in anywise notwithstanding:

AND it is hereby agreed that in case default shall be made in payment of any sum to become due for interest at any time appointed for payment thereof as aforesaid, compound interest shall be payable, and the sum in arrear for interest from time to time shall bear interest at the same rate as the principal money secured by these Presents, and in case the interest and compound interest are not paid in ..... month from the time of default arrest shall be made and compound interest shall be payable on the aggregate amount then due and so on from time to time, and all such interest and compound interest shall be a charge on the said live stock.

AND the Mortgagor for himself shall and will warrant and forever defend by these Presents ALL AND SINGULAR the said live stock, unto the ..... Mortgagee , against ....., the Mortgagor, ..., and against all and every other person or persons whomsoever.

AND the Mortgagor doth hereby for himself, his executors and administrators, COVENANT, PROMISE and AGREE to and with the Mortgagee that the Mortgagor or some one of them shall and will well and truly pay or cause to be paid unto the Mortgagee , the said sum of money in the above proviso mentioned, with interest for the same as aforesaid, on the day and time and in the manner above limited for the payment thereof; AND ALSO IN CASE DEFAULT SHALL BE MADE IN THE PAYMENT of the said sum of money in the said proviso mentioned, or of the interest thereon or any part thereof, or in case the Mortgagor shall attempt to sell or dispose of, or in any way part with the possession of the said live stock, or any of them, or to remove the same or any part thereof, out of the Registration District of ....., or suffer or permit the same to be seized or taken in execution, without the consent of the Mortgagee , to such sale, removal or disposal thereof first had and obtained in writing, or in case the said Mortgagor shall suffer, allow or permit a judgment to be obtained against

him for a debt or damages in any court of law or equity, or shall suffer, allow or permit any taxes, rates, duties or assessments, whatsoever, for which he now is, or hereafter during the currency of these Presents, may be assessed, to remain unpaid and unsatisfied for a period of seven days, after demand lawfully made therefor by the proper officer in that behalf,, or in case the said Mortgagor shall fail to pay the rent, if any, arising out of the land and premises upon which are situate and lying the said live stock at any time during the currency of these Presents, six days at least before the same shall become due or in case the said live stock or any part thereof shall become liable to seizure in any way by virtue of section 18 of the Chattel Mortgage Act, or any amendment or amendments thereto, or in case the Mortgagee should at any time during the currency of these Presents, deem himself or themselves unsafe, so far as the security of these Presents is concerned, of which contingency the Mortgagee shall be the sole judge, or in case default be made in the performance of any of the covenants by the Mortgagor in these Presents contained.

THEN and in any and every such case, the full amount of principal, interest and any other sums which may be added to the same by virtue of the provisions hereof, shall forthwith become due and payable and it shall and may be lawful for the Mortgagee, by himself or themselves or by or with his or their servant or servants, and with such other assistant or assistants as he or they may require, at any time during the day to enter in and upon any lands, tenements, houses and premises wheresoever and whatsoever where the said live stock or any part thereof may be, and for such person to break and force open any doors, locks, bars, bolts, fastenings, hinges, gates, fences, houses, buildings, enclosures and places for the purpose of taking possession of and removing the said live stock; AND upon and from and after taking possession of said live stock it shall and may be lawful, and the Mortgagee , and each or any of them, is and are hereby authorized and empowered at his or their discretion to sell the said live stock or any of them at public auction or private sale on the premises hereinbefore described or elsewhere as to h or them, or any of them may seem meet; AND from and out of the proceeds of such sale in the first place to pay and reimburse himself or themselves all such sum and sums of money as may then be due by virtue of these Presents, and all costs and expenses (including the costs (if any) of the solicitor of the Mortgagee) as may have been incurred by the Mortgagee , in consequence of the default, neglect or failure of the Mortgagor in payment of the said sum of money with interest thereon as above mentioned or in consequence of such sale or removal as above mentioned, or in consequence of failing in the performance of any of the covenants or agreements herein contained, and on the Mortgagor's part to be performed and kept, and in the next place to pay unto the Mortgagor all such surplus as may remain after such sale and after payment of all such sum or sums of money and interest thereon as may be due by virtue of these Presents at the time of such seizure and after payment of the costs, charges and expenses incurred by such seizure and sale as aforesaid; and the Mortgagor doth hereby further

COVENANT, PROMISE and AGREE to and with the Mortgagee , that in case the sum of money realized under such sale as above mentioned shall not be sufficient to pay the whole amount due at the time of such sale; that the Mortgagor shall and will forthwith pay or cause to be paid unto the Mortgagee , all such sum or sums of money with interest thereon as may then be remaining due; as well also as all costs and expenses that may have been incurred by the Mortgagee in and about such seizure and sale.

PROVIDED that the Mortgagee may in default of payment of any of the payments of interest or installments hereinbefore mentioned, or any part thereof, distrain for the whole or any part of the principal sum then unpaid, and the whole or any part of the interest then unpaid, or for either principal or interest then unpaid, as for rent reserved under a lease.

PROVIDED nevertheless that it shall not be incumbent on the Mortgagee to sell and dispose of the said live stock, but that in case of default in payment of the sum of money, with interest thereon as aforesaid, it shall and may be lawful for the Mortgagee , peaceably and quietly to have, hold, use, occupy, possess and enjoy the said live stock without the let, molestation, eviction, hindrance or interruption of ....., the Mortgagor, his assigns and administrators or any of them or any person whomsoever:

AND the Mortgagor doth put the Mortgagee in full possession of the said live stock by delivering to him these presents in the name of all the said live stock at the sealing and delivery hereof: PROVIDED ALWAYS, and it is hereby agreed that the Mortgagor will during such period or periods (during the currency of these Presents or any renewal or renewals, extension or extensions hereof that the Mortgagee shall permit him to have possession of said live stock) hold the same as bailee in trust exclusively for the benefit of the Mortgagee.

PROVIDED further and it is agreed that the giving and taking of this Mortgage shall in no wise merge or affect any other security or securities that may have been, or that may hereafter be given in respect of said sum secured by these Presents or any part thereof, or impair or affect any such security or securities or any remedy thereon, and all rights or remedies which the Mortgagee now has or may hereafter have against any person or persons are hereby reserved. Provided further and it is agreed that if the Mortgagee shall deem it necessary to pay any incumbrance, lien or claim that may be against the said live stock or any of them, or any judgment or execution extant against said Mortgagor , or any taxes, rents, duties or rents not paid as hereinbefore provided, then and in every such case he or they may do so, and any sum or sums of money so paid, together with all costs, charges and expenses incurred in connection therewith, shall be added to the debt hereby secured (and shall bear interest at the same rate from the day of such payment) and shall be repayable with the principal sum hereby secured and the said live stock shall stand charged with such sums of money so paid.

AND the Mortgagor COVENANTS with the Mortgagee that he

will during the continuance of this mortgage and any and every renewal thereof INSURE THE LIVE STOCK hereinbefore mentioned against loss or damage by fire or accident in some insurance office, to be approved by the Mortgagee in the sum of not less than Three Thousand Dollars and will pay all premiums and moneys necessary for that purpose three days at least before the same shall become due, and will on demand assign and deliver over to the said Mortgagee , the policy or policies of insurance and receipts thereto appertaining: PROVIDED that on default of payment of said premium or sums of money by the Mortgagor , the Mortgagee may pay the same, or may insure in another Company and pay the premiums, and such sums of money shall be added to the debt hereby secured (and shall bear interest at the same rate from the day of such payment) and shall be repayable forthwith, and the said live stock, shall stand charged with the repayment thereof as aforesaid.

AND it is expressly agreed by and between the parties hereto that these Presents shall apply and extend to the executors, administrators and assigns of the parties hereto respectively as if expressly mentioned therein.

IT is also agreed, wherever the singular or the masculine is used throughout this indenture, the same shall be construed as meaning the plural or the feminine where the context of the parties hereto so require.

IN WITNESS WHEREOF, the parties to these Presents have hereunto set their hands and seals.

SAMUEL JOHNSON. [SEAL.]

WILLIAM GLENN. [SEAL.]

SIGNED, SEALED AND DELIVERED in the presence of

JOHN HENDRIX.

Canada, Province of Saskatchewan, to-wit:

I, William Glenn, of the Township of ....., in the Province of Saskatchewan, the Mortgagee in the foregoing Bill of Sale by way of Mortgage named make oath and say: That Samuel Johnson, the Mortgagor, in the foregoing Bill of Sale by way of Mortgage named, is justly and truly indebted to this deponent, William Glenn, the Mortgagee therein named, in the sum of Three Thousand Dollars mentioned therein. That the said Bill of Sale by way of Mortgage was executed in good faith and for the express purpose of securing the payment of the money so justly due or accruing due as aforesaid and not for the purpose of protecting the live stock mentioned in the Bill of Sale by way of Mortgage against the creditors of the said Samuel Johnson, the Mortgagor therein named, or of preventing the creditors of such Mortgagor from obtaining payment of any claim against the said Mortgagor.

SWORN BEFORE ME at the ..... of ....., in the Province of Saskatchewan, this first day of September, A. D. 1913.

.....,

A Commissioner for taking Affidavits in and for the Province of Saskatchewan.

Canada, Province of Saskatchewan, to-wit:

I, Samuel Johnson, of the Township of ....., in the Province of Saskatchewan, the within named Mortgagor do solemnly declare that my name and surname are both correctly spelled in the within Mortgage and I am correctly described therein. I am now absolutely, and in my sole and exclusive right the owner and possessor of the goods and chattels mentioned and described in the within chattel mortgage.

2. The said goods and chattels are correctly described in said Mortgage and are now all in good condition and repair and are worth today at least Three Thousand Dollars in cash.

3. That my liabilities in all do not exceed One Hundred Dollars.

4. There is no mortgage, bypothec, lien or claim of any kind or nature adverse to my rights, of, upon or against said goods or chattels, or any portion of them, save the within mortgage, and no taxes or rent are due on the lands and premises on which said goods and chattels or any of them are situate.

5. There is no judgment or execution of any kind now in force or extant against me. I claim the said chattels, or such portion thereof as may properly be so claimed as exempt from seizure, under any execution or other process of any court; and I will so claim them until such mortgage is fully paid and satisfied. I undertake to pay the said mortgage according to the tenor thereof, and not to sell, exchange or otherwise dispose of any of the chattels therein described without the consent in writing of the Mortgagee therein mentioned until the said Mortgage and interest are fully paid.

6. I am over twenty-one years of age.

7. I make the above statements (among others) with the intent and for the express purpose of inducing the within named Mortgagee to advance the within named sum on the security of said Mortgage.

AND I make this solemn declaration, conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath and by virtue of The Canada Evidence Act 1893.

DECLARED before me at the ..... of ....., in the Province of Saskatchewan, this first day of September, in the year of our Lord 1913.

RICHARD RICE,

A Commissioner for taking Affidavits in and for the Province of Saskatchewan.

Canada, Province of Saskatchewan, to-wit:

I, John Hendrix, of the Township of ....., in the Province of Saskatchewan, make oath and say:

THAT I was personally present and did see the within Bill of Sale by way of Mortgage duly signed, sealed and delivered by Samuel Johnson and William Glenn, the parties thereto, and that the name John Hendrix set and subscribed as a witness to the execution thereof is of the proper handwriting of me this deponent, and that the same was executed at the Township of ..... in the said Province of Saskatchewan.

SWORN before me at Revina, in the Province of Saskatchewan, this first day of September, A. D. 1913.

.....,

A Commissioner for taking Affidavits, etc., in and for the Province of Saskatchewan.

THE TORRENS LAND TITLES SYSTEM

The chief feature of this system of land transfer, which was originally drawn up by Sir Robert Torrens in 1857 and introduced in South Australia, is the provision for the guaranty by the Government of all duly registered land titles. The delay and expense necessary to the transfer of real estate had become exceedingly vexatious on account of the chain of title to property having become long drawn out and involved. Under the older system the seller is obliged to furnish the purchaser with an abstract or a guarantee policy from an established title and trust company. And even then, to be perfectly safe, it usually is necessary to have a barrister or solicitor pass on the title. Under the Torrens System all this delay, expense and uncertainty is avoided. The public registrar at the Land Titles Office, after examination and approval of title, places the description of the property on the registration books, and issues a certificate of ownership to the party entitled thereto, which operates as a Government guaranty that the title is perfect. The chief virtue of this system is the simplicity and absoluteness of the title which is given. The "certificate of title" is absolute, and subject only to the conditions noted upon it. If the register shows a mortgage cancelled, it is not necessary to examine the instrument to see if it is in proper form, as the certificate which shows that it is cancelled is absolute, and the duty is upon the registrar alone to see that the release is in proper form. All mortgages or valid liens must be noted on the register and on the certificate, and no claim can defeat the title as shown on the register. Thus the title is kept clear continually, and an examination of the page of the register containing the title of the last owner is sufficient to obtain all information required to pass safely upon the title.

THE CERTIFICATES OF TITLE are issued in duplicate, one being retained in the Land Titles Office and the other given to the owner. Clouds cannot be placed upon the title by means of some other transfer made under an error in description, because only the person legally authorized to make a conveyance can interfere with the title, and before he can have the title transferred he must produce his certificate, which will be cancelled, and another issued, to the party entitled thereto, containing the notation of all liens and mortgages.

The Torrens System is in force in Alberta, British Columbia, Manitoba, Saskatchewan, portions of Ontario, and Northwest Territories. It is referred to as the "Land Titles Act," and copies of the Act and appropriate forms for the several provinces may be had on application to the "King's Printer," Toronto, Winnepeg, etc.

Form of Deed Under Torrens System

I, Henry Johnson, of the city of Ottawa, in the County of Carleton, merchant, the registered owner of the freehold land registered in the office of Land Titles at Ottawa, as parcel 1914, in the Register for Section B, in consideration of the sum of One Thousand Dollars paid to me, transfer to William Nelson, of said city and county, tailor, the land hereinafter particularly described, namely: All and singular that certain parcel or tract of land and premises situate, lying and being in the city of Ottawa, in the County of Carleton, and being composed of Lot number .. on the West side of ..... Street, according to plan 506E, registered in the office of Land Titles of Ottawa, being the whole (or part) of the said parcel.

(If married, add:

And I, Mary Jane Johnson, wife of the said Henry Johnson, hereby bar my dower in the said land.)

Dated the .... day of ....., one thousand nine hundred and .....

Witness: HENRY JOHNSON.

Nathan Jones. (MARY JANE JOHNSON.)

I, Henry Johnson, the transferor named in the above transfer, make oath and say:

That I am of full age and unmarried (or, that the above named Mary Jane Johnson is my wife, and we are both over the age of 21 years).

Sworn before me at the city of Ottawa, in the County of Carleton. this .... day of ....., 19.. HENRY JOHNSON.

A. B. *a commissioner,* etc.

Form of Land Transfer Under Land Titles Acts of Saskatchewan and Alberta

I (here insert name of transferor and his residence, profession, trade or occupation) being registered owner of an estate (insert here "in fee simple in possession," or "at freehold in possession for my life" or otherwise as the case may require) subject, however, to such encumbrances, liens and interests as are notified by memorandum underwritten or endorsed hereon, in all the piece or parcel of land known and described as follows: (here insert if applicable, "part of," and describe generally the Crown Allotment, or otherwise, according to the certificate of title, insert area, if the land be part only, and a sufficient description to identify the land) do hereby, in consideration of the sum of $..... paid to me by ..... (here insert name in full, address and occupation or calling of transferee), the receipt of which sum I hereby acknowledge, transfer to the said ..... all my estate and interest in the said piece of land. (Here state rights of way, privileges, easements, if any, intended to be conveyed along with the land, and if the land dealt with contains all included in the original certificate, refer thereto for description of parcels and diagrams, otherwise set forth the boundaries and accompany it by a diagram. Mention encumbrance, if any.)

In witness whereof I have subscribed my name this .... day of ....., 19..

Signed on the day above named by said ..... in presence of .....

(Append following affidavit of witness.)

Province of ..... to-wit:

I, ..., of ..... in the Province of ....., make oath and say:

I. That I was personally present and did see ....., named in the within instrument, who is personally known to me to be the person named therein, duly sign and execute the same for the purpose named therein.

II. That the same was executed on the .... day of ....., A. D. 19.., in ....., and that I am the subscribing witness thereto.

III. That I, ..., know the said ..... and he is in my belief of the full age of twenty-one years.

Sworn before me at ..... in the Province of ..... this .... day of ....., A. D. 19.., a ..... in and for the county of .....

Form of Mortgage Under Torrens System

I, A. B., being registered as owner of an estate (here give nature of interest), subject, however, to such encumbrances, liens and interest as are notified by memorandum underwritten (or endorsed hereon), of that piece of land (here give description of land), part of .... Section ...., Township of ...., range .... (or as the case may be), containing .... acres, be the same more or less (here state rights of way, easements, if any, intended to be conveyed along with the land, and if the land dealt with contains all included in the original grants refer thereto for description of parcels and diagrams otherwise set forth in the usual way of boundaries, and accompany description with diagram), in consideration of the sum of ..... dollars lent to me by C. D. (here insert description), and the receipt of which sum I do hereby acknowledge, covenant with the said C. D.:

First, that I will pay to him, the said C. D., the above sum of ..... dollars on the .... day of ....., A. D. 19..

Secondly, that I will pay interest on the said sum at the rate of ..... on the dollar in the year, by equal payments on the .... day of ..... and on the .... day of ....., in every year.

Thirdly (here set forth special covenants, if any).

And for the better securing of the said C. D., the repayment in manner aforesaid of the principal sum and interest, I hereby mortgage to the said C. D. my estate and interest in the land above described.

In witness whereof I have hereunto signed my name this .... day of ....., 19..

A. B.

Signed by the above named A. B. in presence of E. F.

(Insert memorandum of mortgages and encumbrances.)

FIRST, SECOND AND THIRD MORTGAGES—THEIR RELATIVE MERITS

There are two great classes of mortgages, those of chattels and those of lands. We here propose to deal with mortgages of land dividing them into three classes in order of merit, first mortgages, second mortgages and third mortgages.

A mortgage is generally considered to be merely a security for an advance of money; it is in reality a conveyance of the property which it covers to the mortgagee, i.e. the person loaning the money, with a provision that the mortgagor or borrower may redeem on paying the sum borrowed within the time specified in the mortgage.

Firstly, of First Mortgages. A first mortgage, as the name indicates, is a first charge on the property of the borrower, that is described in the mortgage. The lender is entitled to hold the mortgaged property as security for his advances, in priority to all other debts of the borrower. Should the borrower make default in payment, then the lender may proceed to deprive the borrower of his equity in the property in either of two ways; (1) by serving a notice on the owner specifying a time within which the amount of principal, interest and costs shall be paid, and after the specified time is up, in default of payment, advertising the property for sale and selling the same; and (2) by issuing a Writ of Foreclosure which is served on the owner, and after a reference before an officer of the Court who will give the mortgagor six months in which to pay the amount claimed, the mortgagee may obtain an order debarring the owner of any interest in the property. In most mortgages too, there is a provision that after default has occurred for a certain time, the mortgagor may enter on the property and sell the same without giving any notice whatever.

It is thus that the first mortgagee is protected, and so long as the security on which he advances his money is ample, his protection is abundant.

And Secondly, of Second Mortgages. The lender of second mortgage money is taking a certain amount of risk, as the owner has already conveyed the legal estate in the property to the first mortgagee. As we have seen the first mortgagee has certain remedies against the owner, and as stated at the end of the last paragraph one of these may frequently be exercised without any notice to anyone. The result is that the first mortgagee who finds it necessary to take the property, does so and the second mortgagee is often left out in the cold with nothing as security for his money, but the integrity of the borrower. However, the second mortgagee by exercising due caution may find out that the first mortgage is in arrears, and may pay up the arrears himself and proceed to take over the property. This is the usual course where it is found that the property affords ample security for both first and second mortgages. The second mortgagee is under no obligation to do this, it is a privilege that he always has however.

And again, where the means of depriving the owner of his equity of redemption is by way of action for foreclosure, the second mortgagee, and in fact all encumbrancers against the mortgaged property, are made parties to the action and served with notice and if the second mortgagee appears in response to such notice, he is not only given the same time as the owner in which to redeem the property, but is given an extra month, after the owner's six months are up.

And Lastly, of Third Mortgages. The owner of the property has already obtained advances by way of first and second mortgages, and to secure a third advance he gives a third mortgage. The third mortgagee's security is subject to the prior payment of the first and second mortgages, that is, he can only take the property after default in payment of his principal or interest, charged with the first and second mortgages. But on the other hand the first mortgagee can as indicated above, take the property after default has been made, and deprive the third mortgagee of any interest therein, and the second mortgagee can do likewise.

As in the case of second mortgages, if the security is ample, and the first mortgagee does not find it necessary to foreclose

the third mortgagee can enforce his debt against the property, and also should the first or second mortgagees adopt the foreclosure method he is given a chance of taking over the property. But a mortgagee's risk is increased according to his rank in order of priority, and the third mortgagee taken an additional risk over and above that taken by the second mortgagee, namely, the chance of being deprived of his security by the second mortgagee's action. And so third mortgage money is usually only obtained at a premium.

There is an additional factor entering into and usually lessening the risk any of the above mortgagees takes, and that is an action against the mortgagor on the covenants contained in the mortgage. The mortgagor before he receives his advance signs a lengthy document containing many covenants, one of which is a covenant to pay the money. If the security is not sufficient—any mortgagee, first, second, or third, has an action against the mortgagor on this covenant, and if the mortgagor has any assets, they are liable to be attached to satisfy the mortgage debt. Suppose the mortgagor sells, and the new purchaser makes default. Should the security not prove ample, the mortgagee can sue the original mortgagor on his covenants. As is readily seen, this is an important element to be considered when loaning money, and oftentimes a mortgagee will advance the money, knowing that his security is insufficient, but depending on the known stability of the borrower.

Lending money by way of first mortgage is conclusively recognized as the best and safest means of obtaining a steady income from a definite sum of money, perhaps not the largest income possible, but an income that is almost guaranteed. And second and third mortgages are looked on with favor by certain classes of investors, and considered quite legitimate. The mortgagee's remedies are seldom exercised harshly, and a mortgage is far from being the terrible monster that some borrowers consider it to be.

CHATTEL MORTGAGES

A Chattel Mortgage is a mortgage of personal property. Persons sometimes desire to use their personal property as security and yet retain possession of it, as, for instance, furniture, machinery, tools, a library, etc. This can be done by giving a chattel mortgage which is really a conditional sale of the property, to the creditor, whose the property becomes if the debt is not paid when due.

Rules Governing Chattel Mortgages

A chattel mortgage must in Ontario be witnessed. The witness must make affidavit as to witnessing the signatures before a notary public, a commissioner, or a justice of peace. The lender, that is, the mortgagee, must also make affidavit before one or other of such officers that the mortgage is taken for a bonafide debt and not for the purpose of defeating the mortgagor's creditors.

As between the mortgagor and mortgagee, the mortgage becomes effective as soon as it has been delivered to the mortgagee, but to be effective against third parties, it must be filed in the office of the County Court of the county in which the chattels are situate within five days of its execution; and to remain effective as against third parties it must be renewed by the filing of a renewal statement by the mortgagee within the thirty days preceding the anniversary each year of the last filing of the mortgage or its renewal.

Similar rules are in effect in other provinces.

Mortgages may be given to cover not only moneys being advanced at the time of the signing of the mortgage, but also to cover future advances. They may also cover not only the chattels or stock in trade in the premises at the time the mortgage is given, but also any stock or chattels substituted therefor.

Mortgages are frequently given as collateral security to promissory notes; given, for instance, by a retail merchant to a wholesaler at the time of the latter supplying goods to the former.

The wording of the mortgages varies to fit the requirements in each case.

The form commonly in use in Ontario is given hereunder and from it can be seen the rights and obligations of both parties.

Chattel Mortgage with Power of Sale

THIS INDENTURE made (in duplicate) the tenth day of June, one thousand nine hundred and twelve.

Between John Smith of the Township of Beckwith, in the county of Lanark, Province of Ontario, yeoman, hereinafter called the Mortgagor, of the first part; and Wm. Dunn, of the Township of Beckwith, in the County of Lanark, Province of Ontario, yeoman, hereinafter called the Mortgagee, of the second part.

Witnesseth, That the Mortgagor for and in consideration of Four Hundred Dollars of lawful money of Canada to him in hand well and truly paid by the Mortgagee at or before the sealing and delivery of these Presents (the receipt whereof is hereby acknowledged) hath granted, bargained, sold and assigned, and by these Presents *doth grant,* bargain, sell and assign unto the Mortgagee, his executors, administrators and assigns *all and singular* the goods and chattels hereinafter particularly mentioned and described; that is to say:

(*Here describe chattels and their location.*)

To Have and to Hold, All and singular the said goods and chattles hereby assigned or intended to be assigned unto the said Mortgagee of the second part, his executors, administrators and assigns, forever, as his or their own proper goods and effects.

Provided, Always, and these Presents are upon this express condition, that if the Mortgagor, his executors or administrators do and shall well and truly pay or cause to be paid unto the Mortgagee, his executors, administrators or assigns the full sum of Four Hundred Dollars, with interest for the same at the rate of five per cent per annum, on the tenth day of June, 1912, then these Presents shall be void and every matter and thing herein contained shall cease, determine and be utterly void to all intents and purposes anything herein contained to the contrary thereof in anywise notwithstanding.

And the Mortgagor for himself, his executors and administrators, shall and will warrant and forever defend by these Presents all and singular the said goods, chattels and property unto the Mortgagee, his executors, administrators and assigns against himself, the Mortgagor, his executors and administrators, and against all and every other person or persons whomsoever.

(*Here follows a declaration of Mortgagor, that he, his executors, etc., agree to pay the Mortgagee, his executors, etc., the sum of money as provided, with interest, and in default of payment or attempt to sell any part of the chattels the Mortgagee will have the right to enter premises of Mortgagor, seize and sell the chattels to satisfy the mortgage.*)

(*A further stipulation provides that it shall not be incumbent upon the Mortgagee to sell the chattels, but if he desires he may retain peaceable possession of same, or in the case of sale, if proceeds do not satisfy the mortgage, the Mortgagor is liable for the deficiency.*)

And the Mortgagor doth put the Mortgagee in the full possession of said goods and chattels by delivering to him this Indenture in the name of all the said goods and chattels at the sealing and delivery hereof;

And the Mortgagor covenants with the Mortgagee that he will, during the continuance of this mortgage and any and every renewal thereof, insure the chattels hereinbefore mentioned against loss or damage by fire in some insurance office (authorized to transact business in Canada) in the sum of not less than Four Hundred

Dollars, and will pay all premiums and moneys necessary for that purpose as the same becomes due, and will on demand assign and deliver over to the said Mortgagee, his executors and administrators, the policy or policies of insurance and receipts thereto appertaining: Provided that if on default of payment of said premiums or sums of money by the Mortgagor, the Mortgagee, his executors or administrators may pay the same, and such sums of money shall be added to the debt hereby secured (and shall bear interest at the same rate from the day of such payment) and shall be repayable with the principal sum hereby secured.

In Witness Whereof the parties to these Presents have hereunto set their hands and seals.

Signed, sealed and delivered in the presence of
CHARLES BLANCHARD.

JOHN SMITH. *
WM. DUNN. *

Received on the day of the date of this Indenture from the Mortgagee the sum of Four Hundred Dollars mentioned.

Witness: CHARLES BLANCHARD. JOHN SMITH.

AFFIDAVIT OF MORTGAGEE.

Ontario,
County of Lanark,
To Wit:

I, Wm. Dunn, of the Township of Beckwith, in the county of Lanark, yeoman, the Mortgagee in the foregoing Bill of Sale by way of Mortgage named, make oath and say: That John Smith, the Mortgagor in the foregoing Bill of Sale by way of Mortgage named, is justly and truly indebted to me, the deponent, Wm. Dunn, the Mortgagee therein named, in the sum of Four Hundred Dollars mentioned therein. That the said Bill of Sale by way of Mortgage was executed in good faith and for the express purpose of securing the payment of the money so justly due or accruing due as aforesaid, and not for the purpose of protecting the goods and chattels against the creditors of the said John Smith, the Mortgagor therein named, or preventing the creditors of such Mortgagor from obtaining payment of any claim against him.

WM. DUNN.

Sworn before me at the Town of Almonte, in the County of Lanark, this tenth day of June, in the year of our Loard 1912.

R. GRAHAM,
J. P. in and for the County of Lanark.

Ontario,
County of Lanark,
To Wit:

I, Charles Blanchard, of the Village of Carleton Place, in the County of Lanark, make oath and say:

That I was personally present and did see the within Bill of Sale by way of Mortgage duly signed, sealed and delivered by John Smith and Wm. Dunn, the parties thereto, and that the name Charles Blanchard, set and subscribed as a witness to the execution thereof, is of the proper handwriting of me, this deponent, and that the same was executed at the Town of Almonte, in the said County of Lanark, on the tenth day of June, one thousand nine hundred and twelve.

CHARLES BLANCHARD.

Sworn before me at Almonte, in the County of Lanark, this tenth day of June, in the year of our Lord 1912.

R. GRAHAM, J. P.

FARM LEASES

While the foregoing laws are of general application to landlords and tenants, some additional features pertaining to farm leases demand special attention.

General Duties of Farm Tenants.—A tenant of a farm is bound without a special clause in the lease to cultivate the land, and generally so to manage all the affairs of the farm as good husbandry requires, and as is the custom in the vicinity.

Crops.—As a general rule when no time is specified at which the tenancy shall cease, the tenant is entitled to the so-called "away-going crops," or crops of the present season, but when the time is fixed and certain the tenant is not entitled to such crops, because he knew when he sowed that he took the risk of getting his crops off before the termination of his term. It is also held that the tenant leaving is entitled only to the annual productions of the soil raised by his own labor, which does not include the permanent and natural products of the earth, such as trees, fruits of the orchard, natural grasses and the like. Local usages of the country are, however, largely taken into consideration here, and special statutes of the Provinces may vary greatly in this respect.

Manure.—It is a general law that manure upon a leased farm cannot be removed by the outgoing tenant.

Fixtures.—The question as to what constitute fixtures on a farm is a broad one, and we can only say that respecting this the rules are liberal in favor of the tenant. It is stated in a general way that a tenant may sever and remove at any time all such fixtures of a chattel nature as he has himself erected or placed upon the rented premises for the purpose of *ornament, domestic convenience*, or *to carry on a certain trade;* such may be in some cases engines, machinery or buildings erected by him for such machinery.

Taxes.—The tenant in possession is generally considered as liable for the taxes, but without special agreement he is under no obligation to his landlord to pay the taxes. This statutory liability varies in different Provinces.

Good Advice.—No class of litigation is more intricate and technical than that of landlord and tenant. It should there-

fore be avoided if possible. In order to do so have your lease carefully executed, specifying as far as possible all details of conditions, and then observe them carefully. If, however, any one, be he landlord or tenant, anticipates difficulty, then we advise him to secure the services of a competent lawyer to help him if possible to avert the litigation or to conduct it for him.

"Law and justice are two things which God has joined but man has put asunder."

FARM LEASE

THIS INDENTURE, made in duplicate the..... day of..... in the year of our Lord, one thousand nine hundred and .... in pursuance of the Act respecting Short forms of Leases: Between....., hereinafter called the "Lessor" of the first part, and ....., hereinafter called the "Lessee" of the second part.

Witnesseth that in consideration of the rents, covenants and agreements hereinafter reserved and contained on the part of the said Lessee, to be paid, observed and performed, the said Lessor hath demised and leased and by these presents doth demise and lease unto the said Lessee all that parcel or tract of land and premises situate, lying and being in the ..... of ..... in the ..... of ..... containing by admeasurement ..... acres, to be the same more less, and being composed of .....

To have and to hold the said demised premises for and during the term of.....years, to be computed from the.....day of ..... one thousand nine hundred and .... and from henceforth next ensuing and fully to be complete and ended.

Yielding and paying therefor yearly and every year during the said term hereby granted unto the said Lessor, the sum of .... Dollars, without any deduction, defalcation or abatement whatsoever; to be payable on the following days and times, that is to say:— ..... Dollars in advance during the said term, without any deduction, defalcation or abatement whatsoever. The first of such payments to become due and made on the..... day of .....A. D. 19....

And the said Lessee covenants with the said Lessor to pay rent. And to pay taxes. And to repair (reasonable wear and tear, and damage by fire, lightning and tempest only excepted). And to keep up fences. And not to cut down timber, or trees of any kind, for any purpose whatever, except .....

And that the said Lessor may enter and view state of repair, and that the said Lessee will repair according to notice in writing, reasonable wear and tear and damage by fire, lighting and tempest only excepted.

And will not assign or sub-let without leave. And will not carry on any business that shall be deemed a nuisance on the said premises. And that he will leave the premises in good repair, reasonable wear and tear and damage by fire, lightning and tempest only excepted.

Provided that in the event of fire, lighting or tempest, rent shall cease until the premises are rebuilt.

And the said Lessee does hereby further Covenant and agree with the said Lessor in manner following, that is to say:

That the said Lessee will, during the said term, cultivate, till, manure and employ such parts of the said premises as are now or shall hereafter be brought under cultivation, in a good husbandmanlike and proper manner, and will in like manner crop the same by a regular rotation of crops, so as not to impoverish, depreciate or injure the soil, and at the end if said term will leave the said land

so manured as aforesaid. And will, during the continuance of said term, keep down all noxious weeds and grasses, and will pull up or otherwise destroy all docks, red root, wild mustard, wild oats, twitch grass and Canada thistles which shall grow upon the said premises, and will not sow or permit to be sown any grain containing any seed of any noxious weeds or grasses, or docks, red root, wild mustard, wild oats, twitch grass or Canada thistle, and will not suffer or permit any such foul weeds or grasses to go to seed on the said premises. And will spend, use or employ in a proper husbandman-like manner all the straw and manure which shall grow, arise, renew or be made thereupon, and will not remove, or permit to be removed from said premises any straw of any kind, manure, wood or stone, and will carefully stack the straw in the last year of said term, and will each and every year of said term turn all the manure thereon into a pile, so that it may thoroughly heat and rot, so as to kill and destroy any foul seeds which may be therein, and will thereafter and not before spread the same on the land.

(Other clauses relative to weeds, seeding to grass, care of orchards, etc., can be added.)

The Said Lessee hereby covenants and agrees with the said Lessor that in consideration of the premises, and of the leasing and letting by the said Lessor to the said Lessee of the lands above named for the term hereby created (and it is upon that express understanding that these presents are entered into) that notwithstanding anything contained in section thirty or any other section of Chapter one hundred and seventy of the Revised Statutes of Ontario, 1897, or any amendment or amendments thereto, that none of the goods or chattels of the said Lessee at any time during the continuance of the term hereby created, on the said demised premises, shall be exempt from levy by distress for rent in arrears by said Lessee as provided for by said section or sections, or any amendment or amendments thereto, of said Act above named.

(Here follows clause in which Lessee forfeits rights under said act, and Proviso stating that if Lessee attempts to mortgage chattels, make assignment, sell stock or abandon premises, etc., then ensuing year's and next year's rent and taxes become due and payable, etc.)

Proviso for re-entry by the said Lessor on non-payment of rent or non-performance of covenants.

The said Lessor Covenants with the said Lessee for quiet enjoyment.

And it is expressly agreed between the parties hereto that all grants, covenants and agreements, rights, powers, privileges and liabilities contained in this Lease shall be read and held as made by and with and granted to and imposed upon the respective parties hereto and their respective heirs, executors, administrators and assigns, and these presents shall be read and construed the same as if the words heirs, executors, administrators and assigns had been inscribed in all proper and necessary places.

IN WITNESS WHEREOF, the said parties hereto have hereunto set their hands and seals.

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Signed, Sealed and Delivered, in the presence of

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(The above lease should be acknowledged before a Justice of the Peace.)

THE SALE OF GOODS AND CHATTELS AND OTHER PERSONAL PROPERTY.

A sale of personal property is usually termed a "bargain and sale of goods." It is a transfer of the absolute or general property in a thing for a price in money. To constitute a valid sale there must be (1) **parties competent to contract,** (2) **mutual assent,** (3) **a thing the absolute or general property in which is transferred from the seller to the buyer,** (4) **a price in money paid or agreed to be paid.** When the purchaser obtains the goods under the terms of an agreement, the sale is complete. When the goods, agreed to be sold, are not in existence, or have not yet become the property of the seller, if they can then be identified, the mere agreement to sell transfers the property in the goods to the purchaser. The price to be paid must consist of "**money,**" otherwise the transaction will be an "**exchange,**" or "**barter,**" and **not a sale.** If the price is not fixed by the agreement, a "**reasonable**" or **customary price** will be **presumed** to have been intended. **Persons under twenty-one years** of age cannot make a valid contract for the sale or purchase of goods, unless the goods purchased be classed as "**necessaries.**" At the common law an infant's contracts were "**voidable**" only. That is, the contract could be enforced unless the infant repudiated it after coming of age, and in all cases a person after attaining his majority could ratify a contract made by him during his minority. And a **minor** can enforce contracts made with him by a person of **full age.** An **infant** is bound on his contract for "**necessaries,**" if the price be **reasonable.** Necessaries include food, clothing, education and such medicines as the infant may require when in ill health. At one time "**married women**" could not make a valid contract, without the concurrence of their husbands. But the law has been changed in this respect, and now they have the same right to contract and to buy and sell as men have. Agreements made for the sale to, or purchase of goods from, a "**lunatic**" are voidable, unless the goods purchased by the lunatic are "**necessaries.**" But all such contracts may be ratified by the lunatic when he **recovers his sanity. Corporations** whose powers are limited by charter, or by by-

laws, or by some statute, cannot be held liable upon purchases, sales or other contracts, **which exceed the powers** of the corporation. Agreements with corporations may also be voidable or non-enforceable by reason of their not being executed in the manner prescribed by the charter or by-laws. If goods are "**stolen**" and sold by the thief, the **property in them remains in the original owner,** notwithstanding that they may have passed through several hands. An "**agent**" entrusted with goods, or with the documents of title to them, may, within the **scope of his authority or business,** sell the goods and give a good title. When goods are "**pawned**" or **pledged** the **general property** remains in the **pawnor,** and a **special property** is transferred to the **pawnee.** The sale may be a "**cash**" or "**credit**" sale. Notwithstanding that time is given for payment or that instead of cash the vendor accepts the purchaser's note payable at a future date, yet the property in the goods **passes to the purchaser** at the time of the sale, and they are then at the **purchaser's risk.** Where the consideration given is "**work and labour**" done, or "**rent**" of premises, or "**board and lodging,**" there is a "**contract**" for the transfer of the absolute property in the goods, but it is **not a sale.** Where goods are exchanged for other goods it is a "**barter.**" The price which each pays for the goods of the other is paid in goods, but generally speaking the **same rules** that apply to a sale apply to a barter or exchange. At the common law all that was required to give validity to a sale was the "**mutual assent**" of the parties to the agreement. As soon as it was shewn by any evidence that it was agreed by mutual consent that one should transfer the absolute property in a thing to the other for a money price, the contract was completely proven and binding on both parties, and the "**property in the thing sold passed immediately**" to the buyer. But if the property was to remain in the possession of the seller until some future time, or until the accomplishment of certain conditions, such as weighing or measuring what was sold out of a larger bulk, then the contract was called "**executory.**" But a very important modification of the common law in respect to a bargain and sale of goods was introduced by the "**Statute of Frauds**" (29 Charles II., chap. 3). The pur-

pose of this statute is to **prevent fraud** and **falsehood,** by requiring a party who seeks to enforce an oral contract to produce, as additional evidence, some "**written memorandum signed by the parties sought to be charged,**" or proof of some act confirmatory of the contract. It does not prohibit verbal contracts nor declare them to be void. This statute is now in force not only in England and most of the colonies, but with some slight variations it is the law in nearly every state of the American Union. The substance of the enactment, as in force in Canada, says: A contract for the sale of goods of the **value of $40 or upwards** shall not be enforceable by action unless the buyer **shall accept part of the goods** sold and **actually received the same,** or **give something in earnest** to **bind the contract,** or **in part payment,** or unless some **note or memorandum in writing** of the contract is made and **signed by the party** to be charged or by **his agent** in that behalf. It will be observed (1) That a verbal contract which has been partly performed by way of accepting and receiving the goods or part of them, or payment or part payment of the price; or (2) by payment of something in earnest to bind the contract, is good; but in all other cases the contract will be void unless there is a writing signed by the party to be charged or by his agent. A question may sometimes arise as to what is a "**sale of goods.**" A contract for work and labour is not a sale of goods. Where A employed a tailor to make a suit of clothes, the tailor supplying the material and labour, the court held the transaction a sale of goods. But where a printer agreed to print a book the materials to be supplied by himself, this was held to be a contract for "**work and labour,**" not a sale of goods. Where an artist was employed to paint a picture, the court was divided whether it should be treated as a contract for the sale of a picture or for work and labour. A dentist brought an action for artificial teeth supplied; the court decided that it was a "**sale**" and came within the provisions of the statute. The statute requires that the purchaser shall not only "**accept**" the goods, but that he shall actually "**receive**" the same. There have been many contests in the courts as to what constitutes an "**acceptance**" of goods sold, and also as to what constitutes a "receipt" of the same. There may be a

receipt of goods without an acceptance, and goods may be accepted before they are actually received. If the seller delivers goods to a **"carrier named by the purchaser,"** there is a receipt of the goods by the purchaser, but not necessarily an acceptance. The acceptance of goods may be sufficient to make a binding contract without writing, and yet it may not be sufficient to preclude the purchaser from **objecting to the quantity or quality of the goods delivered.** In other words the contract may be complete, but the goods accepted may on examination prove to be so **defective** that the purchaser may **reject them.** If a purchaser **"marks"** the goods, or **"selects"** them, but leaves them with the vendor to be delivered at some future time, there is an acceptance but not an **actual receipt.** Where a purchaser **offers to resell** the goods or keeps them an **unreasonable time without objection** after receiving them, it is **evidence of acceptance.** If a buyer merely says, "The goods are not equal to sample," **that is not sufficient to negative acceptance.** But if he says, **"I reject them because they are not equal to sample,"** or **"because they are not according to representation," there is no acceptance.**

Now with regard to the **"receipt."** When the seller has lost his possession and lien upon the goods, there has been what may be legally called a **"receipt"** of the goods by the purchaser. Where there is an agreement by the vendor to hold the property for the purchaser, although the actual possession has not changed, yet the **agreement may constitute a receipt** of the goods by the buyer. A drover selected a number of cattle from a farmer and purchased them and made a payment on account of the price, but by agreement left the cattle with the farmer for a month. That constituted a receipt of the cattle. If the vendor and the purchaser agree that goods shall be held by a warehouse man or that a horse shall be held by a livery man, **that will constitute a receipt of the article sold.** If the value of each of several articles purchased is less than **$40,** but the whole quantity taken together amount to that sum or more than that sum, **the statute is applicable.** The memorandum in writing must be **"signed by the party to be charged"** or **his agent,** and must contain terms of the contract sufficient to

satisfy the requirements of the statute. The writing must not only show the **"article sold,"** but it must state the **"consideration."** The writing need not be on one piece of paper. It may be in the form of a written offer by the seller and a written acceptance by the buyer, so connected that they can be read together. If the two documents when read together refer to the same verbal agreement, they may amount to a contract. Only the signature of the party sought to be charged is requisite. The **signature may be in ink or in pencil, printed or stamped.** The mere **initials** of the party **may be sufficient.** Even a writing beginning "I, A.B., agree to purchase, etc.," was held to be binding upon the writer. The same person may be agent for both parties. An "auctioneer" may in case of a public sale sign for the vendor and may also sign for the buyer. The giving of an **"earnest,"** although common in ancient times, has fallen so much into disuse that the two expressions, **"giving something in earnest,"** and **"giving something in part payment,"** are often treated as meaning the same thing, whereas the original meaning of the two expressions was entirely different. An **"earnest"** may be the gift of some token or other thing. In ancient times a **"ring"** was sometimes given by one person to another as an earnest to bind the bargain. But the important question is whether the giving of the **"earnest"** to bind the bargain **"passes the property"** to the purchaser, so as to make him liable in case of its injury or destruction by fire or otherwise.

The question, **"Is the bargain closed, and has the property passed from the seller to the purchaser,"** and must the purchaser take the **"risk"** from **that moment,** is of **vital importance.** It is not necessary that the part payment be made at the time of the sale. It may be made at any time thereafter, so a part delivery of the goods may be made after the verbal bargain. Where money is given in **"earnest"** to bind the bargain it is treated as a part payment of the price. The requirements are in the alternative. If there has been no delivery of the goods, or any part thereof, or no earnest given, or no part payment of the price, then there must be a **"writing"** signed by the party to be charged. Verbal evidence may be given as to what additions are to be made,

or exceptions allowed, but where the written agreement purports to contain the whole agreement, it can only be proven by the writing itself. **An inconsistent verbal collateral agreement is of no validity in such a case.** This does not result from the Statute of Frauds. It has always been the law that a written agreement must be interpreted by the **words contained in it,** except in the case of some **latent ambiguity.** If "John Smith" is named in the agreement, verbal evidence may be given to show which John Smith was intended. Although a vendor is bound to deliver, yet he cannot be compelled to do so unless the agreement requires him to carry or send the goods to the purchaser. Authorized delivery to a common carrier is *prima facie* a delivery to the buyer.

Warranty and Condition.—A **"warranty"** is an agreement the breach of which gives rise to a **claim for damages,** but not to reject the goods or to treat the contract as repudiated. A **"condition"** is a representation on the truth of which the existence of the contract may depend, and it gives a right to rescind the contract if the condition is not fulfilled or is falsified. A stipulation in a contract may be a **"condition,"** notwithstanding that the parties have called it a **"warranty."** A mere commendation by the seller may not amount to either a condition or a warranty. Auctioneers use language to inflate the value of the goods sold, but such expressions do not give any right of action. There are **"expressed"** and **"implied" conditions.** The sale of a horse **warranted sound, will be the foundation for an action for damages if untrue.** Where there is a sale of goods by **"description,"** there is an **"implied condition"** that the goods shall correspond to the description. On a sale of goods by **"sample"** there is an **"implied condition"** that the **"bulk"** shall correspond with the sample. Where goods are bought from a person by **"description,"** and the seller deals in that class of goods, there is an implied condition that the goods shall be of **"merchantable"** quality. Where goods are purchased for a particular purpose and the buyer makes known to the seller the particular purpose for which the goods are required, there is an implied condition that the goods purchased shall be **reasonably fit for the intended**

purpose. An order was given to a manufacturer for a quantity of worsted goods for coatings, the weight and quality of the goods being stated. The manufacturer knew that the cloth was to be sold to tailors. The stuff supplied was equal to the sample, but being "**slippery,**" it was "**unmerchantable,**" and the court held that the purchaser had a right to refuse the goods.

Breach of Contract.—When the property in the goods has not passed to the buyer his remedy for non-delivery is an "**action for damages.**" The damages will be estimated loss, naturally resulting, in the ordinary course of events, from the seller's breach of contract. If the buyer has to buy the goods from some other person at a higher price, the difference in price and the expense and trouble will be the damages which he will be entitled to claim. Where the "**property**" has passed to the buyer, but the seller does not deliver them, the purchaser's action will be to recover the goods and damages for wrongful detention. Where the purchaser refuses to accept delivery of the goods and the seller has sold them to another party at a lower price, he can bring an action for "**damages for breach of contract**" against the original purchaser and can claim the loss in price and the expenses of re-sale. But if the property in the goods has passed to the buyer, the seller may bring an action for the price or for **damages for not accepting the goods.**

The rights of the unpaid seller against the goods are mainly two. (1) "Lien," that is the right to hold the goods in his own possession until the price is paid. The unpaid seller may retain possession of the goods until he is paid or tendered the price, except where the goods are sold on credit. The lien is lost where the seller delivers the goods to a carrier for the purpose of transmission to the buyer, and also where the buyer or his agent lawfully obtains possession of them.

Stoppage in Transitu.—This is a right conferred on the unpaid seller who has parted with the goods. **It can only be exercised where the buyer becomes insolvent before the goods have reached his possession.** If the seller is informed that the buyer has become insolvent, he can stop the goods while in transit, and recover possession of them. The seller can thus place himself in the same position as if he had not

parted with the possession of the goods. But the right of stoppage in transit can only be exercised against an insolvent buyer. Goods are deemed to be in **"transitu"** from the time they are delivered to a carrier for transmission until the buyer or his agent takes delivery of them from the carrier. **Where the goods are delivered to a warehouseman or other agent for the buyer the transitus ends.** Even where the buyer forcibly takes the goods away from the carrier before the destination is reached, the transitus ends. And even where the goods are delivered to a special carrier named by the buyer, the right of stoppage exists, notwithstanding that such delivery might be regarded as a delivery of the **"possession"** to the buyer. Sometimes the vendor retains the right to **"resell"** the goods if not paid for before actual delivery. Where goods are **"perishable"** the right of resale is implied.

Transfer of the Property.—It is often necessary to determine at what exact point of time the property in goods passes to the purchaser, as the risk lies upon the owner. **The question is, who owned the goods at the time they were injured or destroyed?** and in order to determine this question it is necessary to ask another, viz., what was the intention of the parties? Of course the matter of risk and of insurance is usually agreed upon between vendor and purchaser. Where a given specified thing, such as a horse or a book, is sold unconditionally and in a deliverable state, the property passes to the buyer at the time of sale. But where an unspecified article, such as a hundred bushels of wheat out of a larger quantity, the property does not pass until the hundred bushels are selected and separated from the bulk.

Sale by Auction.—When goods are sold by auction the sale is complete when the **hammer falls,** and after that time the bid may not be retracted. The seller may notify that he has placed a "reserved" price upon the goods.

PERSONAL PROPERTY.

Personal property is divided into "Chattels personal" and "Chattels real." Personal chattels are such things as cattle, horses, grain, implements of various kinds, clothing and money, all of which are movable. **"Chattels real" consist of interests in land, less than "freehold,"** which devolve after the manner of personal estate such as leaseholds. As opposed to freeholds, leaseholds are regarded as personal estate. But as being interests in real estate they are called "chattels real" to distinguish them from movables, which are called "chattels personal." The main distinction between **real** and **personal** property is that **personal chattels** are **owned absolutely** by the individual, whereas our law **does not admit** of the **absolute ownership** of land. The **utmost estate** that the owner can enjoy is an estate in "fee simple" held of the Crown. But chattels are essentially the object of absolute ownership. A life estate in land is "real property." A leasehold estate, even though it may extend for a thousand years, is merely a chattel. These distinctions become important where the owner dies intestate.

Form of Bill of Sale

KNOW ALL MEN BY THESE PRESENTS, That I, John R. Hartman, of the Town of Welland, in the County of Welland, and Province of Ontario, merchant, in consideration of Seven Hundred and Seventy Dollars ($770), the receipt of which is hereby acknowledged, do hereby grant, sell, transfer and deliver unto Charles Caxton the following property, to-wit:

Five Horses	@	$100	$500
Two Buggies	@	90	180
Two Harness	@	25	50
Two Plows	@	20	40
Total			$770

To have and to hold the said goods and chattels unto the said Charles Caxton, his executors, administrators and assigns, to his own proper use and benefit forever. And I, the said John R. Hartman, do avow myself to be the true and lawful owner of said goods and chattels; that I have full power, good right and lawful authority to dispose of said goods and chattels in manner aforesaid; and that I will warrant and defend the same against the lawful claims and demands of all persons whomsoever.

In witness whereof, I, the said John R. Hartman, have hereunto set my hand and seal this twenty-first day of May, 1912.

JOHN R. HARTMAN [SEAL]

Signed, sealed and delivered in presence of
WILLIAM MACY.

Affidavit of Purchaser as to the Sale being *Bona Fide* for Value:

COUNTY OF YORK
To WIT

I, Charles Caxton, of the City of Toronto, in the County of York, the vendee in the foregoing bill of sale, make oath and say: That the sale therein made is BONA FIDE, and for good consideration, namely, the actual present payment in hand to the vendor by the vendee of the sum of Seven Hundred and Seventy Dollars, and not for the purpose of holding or enabling me, this deponent, to hold the goods mentioned therein against the creditors of the said vendor.

CHARLES CAXTON.

Sworn before me at Toronto, in the County of York, this 21st day of May, A. D, 1912.

LANDLORD AND TENANT

LEASES

Leases are contracts by which one party, called the lessor or landlord, gives to a second party, called the lessee or tenant, possession of land or other real estate for a fixed period of time, receiving in return for the use, possession and profit thereof a fixed compensation called the rent.

Duration.—A lease may be for life, or for a term of years, from year to year, by the month, at will, or by sufferance.

A Lease for Life terminates with the death of the lessee or tenant or any person specified as such in the lease.

A Lease by Sufferance of the landlord exists when a lease for a term of years has expired and the tenant is allowed to remain in possession. Such possession in some Provinces may be terminated without notice.

A Lease at Will is one which exists only during the will of the landlord and may terminate at the will of either party, as the rights of possession on the part of the landlord or the rights of abandonment on the part of the tenant may justify, or by the death of either party, or by sale of prop-

erty, or by due notice. Statutes usually regulate this notice in each State.

A Lease for a Term of Years begins and ends at a certain specified date. Under the latter the tenant possesses greater privileges than under either of the two former.

Written or Unwritten.—A verbal lease for one year or under is valid in all the Provinces. And so also is a lease for a term not exceeding three years when completed by entry. A lease for a term exceeding three years must be in writing and under seal, and in British Columbia, Nova Scotia, Alberta, Yukon and North-West Territories it must also be registered. In Quebec a lease for a term of more than one year must be registered. In all the Provinces a lease for a term of more than seven years must be in writing, under seal and recorded.

Essential Specifications in a written lease are: dates, names, rent, description.

The Date fixes the beginning of the lease. Where no date is mentioned the time commences ordinarily with the delivry of the lease. This, however, is not always conclusive if another date can be proven.

Names.—The law recognizes only one Christian name and the surname. If a party assumes a false name he is nevertheless responsible. The landlord deals with the man, not with the name.

The Rent.—Rents may be payable in other valuables besides money; the amount should, however, always be stated. If not stated, the law will allow the landlord what the use of the premises is reasonably worth.

Description of Premises.—The lease must describe the premises. It need not be in full detail; any general description that will identify the property is sufficient. The parts and appurtenances that ordinarily belong to such premises are included.

Who Cannot Give a Lease.—A husband cannot make a lease which will bind his wife's property after his death. A guardian cannot give a lease extending beyond a minor's majority which the minor cannot annul if he wishes, but if he does not annul it the tenant is bound by it. Under the common law a married woman cannot lease her property,

but under the statutes of most Provinces she can. A special statute supersedes the common law.

A minor cannot make a valid lease, but can become a tenant. Students under age hiring rooms come under this class.

Rights of Landlord

Subletting and Assigning Lease.—The landlord can prohibit his tenant from subletting the premises, or any part of them, or from assigning the lease, by stating the prohibition in a special clause of the same.

Tenant Breaking the Condition.—If the tenant has broken the condition of the lease by subletting the premises, the landlord, if he accepts the rent due, knowing of the subletting, cannot remove the tenant.

Right to Inspect Premises.—The landlord has the right to enter upon the premises to ascertain whether there is any waste or injury done, after first giving notice of his intention.

Making Repairs.—Unless expressly covenanted, the landlord is not obliged to make the necessary repairs. If a tenant wishes his landlord to make special repairs during the term he must stipulate for the same in the lease. But if the landlord does agree to make all necessary repairs and fails to do so, even that does not relieve the tenant from paying rent.

Notice to Quit.—In case of a tenant at will, or one who holds over after the expiration of his lease with the consent of the landlord, a notice to quit is necessary to compel him to give up his possession. This notice must, as a general rule, be given at a date before some "rent day," and distant from it by the usual period at which rent is payable. Thus, if it is payable monthly, there should be a month's notice ending on the day when the rent is payable. The time for giving notice, however, is usually fixed by statute in the different states in order that summary proceedings for possession may be commenced. If the rent is in arrears, only a brief notice is required. In most of the Provinces this is fixed at from five to fourteen days. Such notice need not be made to end upon the day when rent is payable.

Refusal to Vacate.—If a tenant refuses to vacate the prem-

ises after the termination of his lease, from any cause, the proper and safest way for the landlord, as well as the cheapest, is to get him out by process of law, or by a sealed lease to a third party, who can legally claim possession.

Rights of Tenant

Some of the rights of tenants are embodied in the above statements of the rights of the landlord.

To What a Tenant is Entitled.—In taking possession of the premises the tenant is entitled to all the privileges and appurtenances to the property in all their details without being expressed in the lease.

Sale of Property.—The landlord affects the tenant's rights by selling the property, if he has a written lease. Such sale must be made subject to the rights of the tenant.

The Right to Sublet.—A tenant can sublet the rented premises or any part of them, unless expressly prohibited from doing so by the terms of the lease. He, however, remains responsible to his landlord, unless the latter accepts such third party as his tenant in place of the former and releases him in writing.

Lease Assignable.—A tenant's lease is always assignable unless it contains restrictions to the contrary. Such an assignment, however, to be fully legal must be under seal. The assignment may be for a part or the whole of the original term, but if for less than the original term, then it is properly subletting.

The Subtenant.—The subtenant bears no relation to the original landlord and is not responsible to him for rent. The tenant from whom he has rented is his only landlord. In the case of an assignment of the lease with the assent of the landlord the new tenant becomes the tenant of the original landlord and must pay him the rent.

Repairs.—A tenant cannot make repairs upon the property rented and deduct the amount paid out from the rent, for that would be in effect compelling the landlord to do it.

Making Improvements.—For improvements that become part of the premises, or such as cannot be removed without injury to the same, the tenant can claim no allowance from the landlord; but a tenant may remove from rented prop-

erty articles which he has placed for use in some trade, such as engines or other machines, or even in some cases of buildings erected for the same purpose, or articles for domestic use, such as furnaces, shelves, gas fixtures, etc. Of course his personal property a tenant can remove any time at pleasure.

Right to Quit.—Where the renting is for a definite time no notice from either party to the other is necessary, as the landlord has the immediate right of possession as soon as the time expires; so the tenant has also the right to vacate at that time without giving notice to the landlord. Where, however, no limit of time is set a notice from either party is required—a month's notice in case of a "monthly tenancy," and six months' notice in case of a "yearly tenancy."

Payment of Taxes.—Where the tenant is to pay the taxes on the property he occupies it must be distinctly stated in the lease, as a verbal promise is of no effect.

Effects of Mortgage.—If after renting the landlord should mortgage the property, the mortgagee's rights would be subject to those of the tenant holding a lease in writing (duly recorded if necessary under statute), and a sale or foreclosure could not disturb the tenant's possession.

Duties of the Landlord

1. It is the landlord's duty to see to it that his tenant has the quiet enjoyment of the premises and is not disturbed by any one having a better title to the same than the landlord.

2. The landlord must not render the tenant's occupation uncomfortable by erecting anything like a nuisance on or near the premises.

3. If not otherwise provided for in the lease, it is the landlord's duty to pay the taxes, ground rent, or interest on a mortgage that may exist.

4. The landlord is not bound to make repairs or allow the tenant for repairs which he may make unless especially agreed for in advance and so stated in the lease.

Duties of the Tenant

1. The tenant must take such care of the premises that others may not be injured by any neglect of any part of it.

2. The chief duty of tenant is to pay rent. If no time for possession is fixed, then he is only obliged to pay for time

he has occupied; but if under any agreement for a certain term he will have to pay for that term.

3. He is expected to keep the premises wind and water tight and repair all damages made or suffered by him. Natural wear and tear he need not make good.

4. The tenant is obliged to return the premises to his landlord at the end of his term undiminished in value by any willful or negligent act of his. This requires him to replace broken doors or windows, or such other articles as may have been broken by use, neglect or accident.

Form of House Lease

THIS INDENTURE, made the third day of July, in the year of our Lord one thousand nine hundred and thirteen, in pursuance of the Short Forms of Leases Act, between James Anderson, of the town of Lucknow, in the County of Bruce, gentleman, hereinafter called the lessor, of the first part, and William Watson, of the same place, merchant, hereinafter called the lessee, of the second part.

WITNESSETH that in consideration of the Rents, Covenants, Agreements and conditions hereinafter reserved and contained on the part of the said Lessee, to be paid, observed and performed, the said Lessor hath demised and leased and by these presents does demise and lease unto the said Lessee ALL THAT messuage or tenement situate lying and being in the town of Lucknow, County of Bruce, Province of Ontario, and known and described as the Burton Block, No. 180 Caldwell Street, together with the rights and appurtenances thereto belonging; to have and to hold said premises for and during the term of three years, to be computed from the third day of July, A. D. 1913, and from thenceforth next ensuing and fully to be complete and ended.

YIELDING AND PAYING therefor yearly and every year during the said term granted unto the Lessor, the clear yearly rent or sum of Five Hundred Dollars of lawful money of Canada, to be payable on the following days and times, that is to say, in even portions quarterly in advance on the following days and times, that is to say: on the third days of July, October, January and April, in each and every year during the continuance of the said term, without any deduction, defalcation or abatement whatsoever, the first payment to be made on the third day of July, A. D. 1913.

AND the said Lessee covenants with the said Lessor to pay rent and to pay taxes and to pay water rates and to repair, reasonable wear and tear and damage by fire, lightning and tempest only excepted; and that the said Lessor may enter and view state of repair; and that the said Lessee will repair according to notice in writing, reasonable wear and tear and damage by fire, lightning and tempest only excepted; and will not assign or sub-let without leave;

and that he will leave the premises in good repair, reasonable wear and tear and damage by fire, lightning and tempest only excepted.

PROVIDED that in the event of fire, lightning and tempest, rent shall cease until the premises are rebuilt.

PROVIDED that the said Lessor shall have the right in the event of such destruction or partial destruction as aforesaid to declare the said term to be forthwith terminated, and in such event rent shall be payable up to the time of such loss.

PROVIDED that the Lessee may remove his fixtures.

PROVIDED also that during the last two months of the term hereby created any stranger or strangers may inspect the said premises and all parts thereof on producing a written order to that effect signed by the said Lessor.

PROVIDED for re-entry by the said Lessor on non-payment of rent, or non-performance of covenants.

PROVIDED also that in the case of a seizure or forfeiture of the said term for any of the causes hereinbefore set forth, the Lessor shall have the same right of re-entry as is given under the next preceding proviso.

THE said Lessor covenants with the said Lessee for quiet enjoyment.

PROVIDED that notwithstanding anything hereinbefore contained the Lessor's right of re-entry hereunder for non-payment of rent or non-performance of covenants shall become exercisable immediately upon such default being made.

PROVIDED and it is hereby granted between the parties hereto, that, where the context makes it possible the word Lessor, wherever it occurs in this Indenture, shall include the heirs, executors and administrators and assigns of the said Lessor, (and in the case of a Corporation, their successors and assigns) and the word Lessee, shall include the heirs, executors and administrators of the said Lessee, (and in the case of a Corporation, their successors), and also shall, when the Lessee assigned these presents under consent from the Lessor as hereinbefore provided, include the assigns of the said Lessee.

THE SAID LESSEE hereby Covenants and agrees with the said Lessor, that in consideration of the premises, and of the Leasing and letting by the said Lessor to the said Lessee of the lands and premises above named for the term hereby created (and it is upon that express understanding that these presents are entered into), that notwithstanding anything contained in Section thirty, or any other Section, of Chapter one hundred and seventy of the Revised Statutes of Ontario, 1897, that none of the goods or chattels of the said Lessee at any time during the continuance of the term hereby created, on said demised premises, shall be exempt from levy by distress for rent in arrear by said Lessee as provided for by section or sections of the said Act above named, or any amendment or amendments thereto, and that upon any claim being made for such exemption by said Lessee or on distress being made by the said Lessor this covenant and agreement may be pleaded as an estoppel against said Lessee in any action brought to test the right to the levying upon any such

goods as are named as exempted in said section, or sections, or amendment or amendments thereto. Said Lessee waiving as he hereby does, all and every benefit that could or might have accrued to him under and by virtue of the said Section or Sections of said Act, or any amendment or amendments thereto, but for the above Covenant.

IN WITNESS WHEREOF the said parties hereto have hereunto set

Signed, Sealed and delivered in
the presence of
JAMES JONES.

JAMES ANDERSON. [Seal.]
WILLIAM WATSON. [Seal.]

Affidavit of Witness

County of Bruce, to-wit: I, James Jones, of the town of Lucknow, in the county of Bruce, make oath and say:

1. That I was personally present and did see the within Instrument and Duplicate thereof duly signed, sealed and executed by James Anderson and William Watson, the parties thereto.

2. That the said Instrument and Duplicate were executed by the said parties at the town of Lucknow.

3. That I know the said parties.

4. That I am a subscribing witness to the said Instrument and Duplicate.

Sworn before me at the town of Lucknow, in the county of Bruce, this third day of July, in the year of our Lord 1913.

JAMES R. KENT,
A Commissioner for taking Affidavits, etc.

Form of Notice to Quit

To WILLIAM MAYWOOD,
(Tenant.)

Please take notice that you are hereby required to surrender and deliver up possession of the house and lot situate at No. 450 Taylor street, in the village of Bedford, which you now hold of me; and to remove therefrom on the first day of May next, pursuant to the provisions of the statute relating to the rights and duties of landlord and tenant.

Dated this 28th day of April, A. D. 1914.

Yours truly,
RICHARD JOHNS,
(Landlord.)

Form of Notice by Tenant

To RICHARD JOHNS,
(Landlord.)

I hereby give you notice, that on the first day of May next, I will quit and deliver up possession of the premises I now occupy as tenant at No. 450 Taylor street, in the village of Bedford.

Dated this 28th day of April, A. D. 1914.

Yours truly,
WILLIAM MAYWOOD.

The mode of putting an end to a tenancy by "notice to quit" is applicable where there is an express stipulation that it shall be so determined. The most common tenancies are those from year to year, from quarter to quarter, or from month to month.

In the absence of any express stipulation and apart from statutory provision a **reasonable "notice to quit"** may be sufficient.

In the case of a **"tenancy from year to year,"** it is settled that half a year's notice, expiring at the end of some year of the tenancy, is necessary and sufficient to determine it. And in the case of a **monthly tenancy** that a month's notice given before the expiry of any month shall be sufficient to terminate the tenancy at the end of the next succeeding month.

In Nova Scotia it is provided by statute that notice to quit any house or tenement where the same is let "from year to year," shall be given to the tenant or by the tenant to the landlord thereof, at least three months before the expiration of any year, and that such notice shall be sufficient, although the day on which the tenancy terminates is not named in such notice.

In New Brunswick, three months' notice is sufficient to determine a yearly or a half-yearly tenancy.

The effect of a proper notice to quit is to determine the tenancy, and although a notice once given may be withdrawn, such withdrawal does not revive the tenancy, but if the parties agree, a new tenancy may be created on the old terms.

The rule that half a year's notice, three months' notice or a month's notice shall be necessary does not apply where there is an express agreement as to what notice shall be given.

In case of a monthly tenancy a month's notice has been held to be a reasonable and sufficient notice.

A weekly tenancy does not come to an end every week without notice, and it has been held that some notice is necessary.

But to determine a weekly tenancy it seems that a reasonable notice only must be given.

In Ontario, New Brunswick, Nova Scotia and Manitoba it is provided by statute that a month's notice is necessary to

determine a monthly tenancy, and a week's notice to determine a weekly tenancy.

If the premises are let at a weekly, monthly or quarterly rent, the tenancy is *prima facie* a weekly, monthly or quarterly tenancy respectively. For quarterly tenancy it has been held that a quarter's notice to quit is sufficient.

Where there is an express stipulation creating a "yearly tenancy," and the parties have not contracted as to the notice to be given, a half year's notice must be given by either party to the other.

DISTRESS is a remedy that is used to compel the payment of rent. It consists in taking possession of personal chattels without legal process or judicial authority, and selling them to realize the amount due.

The right of distress as a remedy to compel payment of a debt may arise in three ways: (1) **by statute,** (2) **by express agreement,** and (3) **by implication of law.**

Where the relation of landlord and tenant exists, the law implies a right of distress as necessarily incident thereto, providing the following conditions to be fulfilled; (a) There must be a tenancy strictly so-called, (b) There must be a rent reserved, and it must be certain in amount, (c) There must be a "reversion" in the distrainor a the time the distress is made.

A distress for rent must be made in the **daytime,** between sunrise and sunset. It cannot be made until the rent is in arrear, and it is not in arrear until the day after it becomes due.

A person to whom rent is due under any lease or contract may seize the goods and chattels of his tenant found on the premises (except such as are exempt from distress), and may hold the same until replevied, and in default of the same being replevied, may sell the same, after appraisement thereof to be made. But the goods distrained shall not be removed by the person distraining (to the damage of the owner thereof) out of the place where the same are found and seized, but shall be kept there (as impounded) until replevied or sold in default of replevying.

A distress may be made on any part of the land demised, as the rent is deemed to issue out of the whole and every part.

RAISING RENT

A landlord cannot raise the rent simply by giving the tenant a written notice any more than a tenant can lower the rent by giving the landlord notice. The rental paid is a material part of the contract which has been entered into by both parties and cannot be changed without their mutual consent, or as a result of the first contract being voided in the proper manner and a new lease or agreement entered into.

The legal way for a landlord to increase his rent while the tenant is in possession, and who will not agree to a new rate, is to **terminate the tenancy.**

First, he must give the tenant notice to vacate. After this is done if he desires to have the tenant remain, he can offer to rent the premises at the advanced rate. These two notices may be given together either on separate sheets of paper or by adding to the notice to quit a paragraph, something like the following: "It is however understood that if you remain in possession of the premises after the date above mentioned, the Annual (or Monthly) rental of the premises now held by you from me will be $....., payable (state conditions).

If the tenant then remains in possession after his lease expires, it will be held that **he has agreed to the higher rent.**

Again, should the lease have expired and the tenant is one "**at will,**" the landlord may, before receiving the rent, give notice of his intention of raising same. The tenant must then either pay the higher rent or vacate. It is not necessary in this case to give a notice to quit as the tenant's legal rights have expired. The notice in Quebec must be given within eight days' time. .

If a tenant remains in possession after the day on which a lease expires, notice of raising the rent need only be given for future tenancy. A notice to vacate is not necessary.

LIENS

A "lien is the right which a man has to retain in his possession something belonging to another, till certain demands are satisfied." For convenience, the person to whom the property belongs is sometimes referred to as the "debtor," and the person retaining the property as the "creditor." Possession by the creditor is essential to a legal lien, called a **"possessory" lien,** to distinguish it from others. A particular or **"Specific" lien** is the right to retain specific property in satisfaction of demands in respect of such property. For example, the right of a carriage maker to retain possession of a carriage which he has mended, until paid. Where a person "agrees" with another that he shall have a lien upon property as security for the payment of a debt, that is called a **"general lien."** Where "possession" is essential to a lien, it must have been lawfully acquired. Possession obtained by violence, fraud, or misrepresentation, cannot constitute a lien. The possession must also be of a "continuous and uninterrupted" nature. **A particular lien by "operation of law" arises,** where a person is compellable by law to receive the goods of another, or to perform certain services with regard to those goods, such as a "common carrier" or an "innkeeper," each of whom has a "right to retain" the goods in his possession until paid for services performed. General liens, unless established by contract, can only be claimed by "custom." It must be shown as a matter of fact that such a usage exists, and that it is universally acquiesced in. In every lien the "possession" is with the creditor, the "ownership" with the debtor, but as a rule there is in most cases no right of sale in the lien holder.

An "equitable" lien is the right to have a specific portion of the property allocated to the payment of specific liabilities. The right of a partner, on dissolution, to have the firm's assets applied in payment of the firm's liabilities, is a right of the class styled "equitable liens." An agent may sue on a contract, though his principal be disclosed, if he

has a lien on the proceeds; for this reason an "auctioneer" may sue for the price of the goods.

A "maritime lien" is one which attaches to a thing in connection with some liability incurred in relation to a maritime adventure. It does not depend on the possession of the thing, but travels with it into whosoever's hands the thing may come.

Before the passing of the **Mechanics' Lien Act** a builder had no lien on a house which he built or repaired. Contractors for such work had to rely upon the "personal liability" of their employers, under the contract; or upon whatever "security" they required the employer to give before entering upon the work. No lien resulted in law for the expenditure of toil and material on the lands or real property of the owner. It therefore required a statute to "create this lien." Ontario was the first province in Canada to adopt a Mechanics' and Wage Earners' Lien Act. The law was adopted from the United States. The system was unknown in England, and probably it was imported into Pennsylvania by the Dutch settlers, from the provisions of the Roman "civil law" prevailing in Holland, from whence they came. The Code of the State of Louisiana was derived from the same source. A "Mechanics' Lien," although created by the operation of law, is dependent upon contract, express or implied. A person who by his labour or material enhances the value of real property belonging to another, has a special right to compensation; and therefore should have a preferred claim on such property. It is an "interest" in the land, but it does not create an "estate" in the realty itself. It "charges" the estate or interest of the owner with the payment of a specified claim **in preference to other debts.**

For the procedure by which a lien is created, registered, and enforced, the reader is referred to the acts of each of the several provinces.

In the Province of Ontario any person who performs any work or service upon or in respect of, or places or furnishes any materials to be used in the making, constructing, erecting, fitting, altering, improving, or repairing of any erection,

building, railway, land, wharf, pier, bulkhead, bridge, trestle-work, vault, mine, well, excavation, fence, sidewalk, pavement, fountain, fishpond, drain, sewer, aqueduct, roadbed, way, fruit and ornamental trees, or the appurtenances to any of them, for any owner, contractor, or sub-contractor, has by virtue thereof a lien for the price of such work on the sum justly owing by the owner. **No agreement shall be allowed to deprive any one of the benefit of a lien, and notwithstanding any such agreement the lien shall attach.** The lien attaches upon the "estate or interest of the owner" upon whatever property is benefited by the work. The amount of the lien can not be greater than the sum payable by the owner to the contractor. A claim for lien may be registered in the Registry Office of the Registry Division where the land is registered, or in the Land Titles Office of the locality in which the land is registered. The claim must set out (a) the name and residence of the person claiming the lien, of the owner of the property to be charged, of the person for whom and upon whose credit the work was or is to be done, or materials furnished or placed, and the time or period within which the same was, or was to be done or furnished, or placed, (b) a short description of the work or service done or materials furnished or placed or to be furnished or placed, (c) the sum claimed as due or to become due, (d) a description of the land for registration purposes, and (e) the date of the expiry of the period of credit, etc. A claim for a lien may be registered before or during the performance of the contract, or within thirty days after the completion thereof. **Every lien which is not registered within thirty days after the completion of the work shall absolutely cease to exist.** And every registered lien which is not proceeded on and a certificate of *lis pendens* registered shall absolutely cease to exist after the expiration of ninety days after the work or service has been completed or materials have been furnished or placed. But where credit is given, the ninety days will only count from the expiry of such period of credit. A registered lien will cease to exist unless again registered or a certificate of *lis pendens* is registered within six months from the first registration. A lien may be "discharged" by a receipt

signed by the claimant acknowledging payment and verified by affidavit and registered.

In the Province of Manitoba "the Mechanics' and Wage Earners' Lien Act" is practically the same as in Ontario, except that no lien exists for any claim under the sum of twenty dollars.

In British Columbia the Mechanics' Lien Act of 1891 is very similar to the Ontario Act. The claimant has (a) **thirty-one** days within which to file his claim, (b) where the workman continues in the employ of the contractor upon any other work, the 31 days will not begin to run until the completion of the work. Lien actions are to be carried on in the County Courts. The judge may order the cancellation of liens upon the giving of security or otherwise. There is also a provision declaring that mechanics and others who have bestowed money or skill and material upon any "chattel," in the alteration or improvement of its properties, or for increasing its value, shall have the right to sell the chattel by giving two weeks' notice by advertisement in the newspaper, etc.

The Mechanics' Lien Act of **Nova Scotia** of 1899 and the Mechanics Lien Act of **New Brunswick** of 1903 do not differ in substance from the Ontario Act, although the wording of the corresponding sections is somewhat dissimilar. But both of them have a clause similar to the clause in the British Columbia Act enabling a person who holds a lien upon a "chattel" to sell it after giving notice by publication in a newspaper, etc.

The **Provinces of Saskatchewan and Alberta** have Mechanics' Lien Laws similar to those of Manitoba and Ontario.

In the **Province of Quebec,** there are several articles of the Civil Code which give mechanics and labourers what practically amounts to a lien on "immovable" property, to the extent of the value of the labour or material placed upon it, for which the lien is claimed. The articles are too lengthy to be quoted in full in this summary, and a synopsis of them would not state the law completely and correctly upon the subject. I must refer the reader to Article No. 2013 (a) to 2013 (l) inclusive of the "Civil Code," and to Article No. 805

to 807 inclusive, of the Code of "Civil Procedure." Other articles which have a bearing on some parts of the subject, are Articles 2103, 2168 and 430 to 441 inclusive.

PRINCE EDWARD ISLAND.

In the Province of Prince Edward Island the Mechanics' Lien Act gives to every mechanic and wage earner a lien on the building or property upon which the work is performed. But in order to preserve and enforce his lien the mechanic must file a statement of his claim, verified by affidavit, in the office of the Registrar of Deeds, within thirty days from the completion of the work. The statement must contain the name and residence of the claimant, the name and residence of the owner of the property, and of the person for whom and upon whose credit the work was done,—details of the work,—the sum due, and a description of the land to be charged. The lien attaches to the land for the amount thereof, but the amount must not exceed the sum payable by the owner to the contractor. A registered lien lapses at the end of ninety days unless a suit is instituted by the claimant to enforce his claim within that time. A party holding a lien may obtain an order from the judge to examine the debtor upon oath.

AN ACT TO REGULATE THE PURCHASE, SALE AND TRANSFER OF STOCKS OF GOODS IN BULK.

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. This Act may be cited as "*The Bulk Sales Act of Alberta.*"

2. It shall be the duty of every person who shall bargain for, buy or purchase any stock of goods, wares or merchandise in bulk, for cash or on credit, before closing the purchase of the same, and before paying to the vendor any part of the purchase price, or giving any promissory note or notes, or any security for the said purchase price, to demand of and receive from such vendor, and it shall be the duty of each vendor of such goods to furnish to the purchaser a written statement, verified by the statutory declaration of the vendor or his duly authorized agent, or if the vendor is a corporation, by the statutory declaration of the president, vice-president, secretary-treasurer or manager of such corporation, which statement shall contain the names and addresses of all the creditors of the said vendor, together with the amount of the indebtedness or liability due, owing, payable or accruing due, or to become due and payable by said vendor to each of said creditors, which said statement and declaration may be in the form set forth in Schedule A hereto, or to a like effect.

3. Whenever any person shall bargain for or purchase any stock of goods, wares or merchandise in bulk, for cash or on credit, and shall pay any part of the purchase price or execute or deliver to the vendor or to his order, or to any person for his use, any promissory note or other document for or on account of the purchase price of said goods, or any part thereof, without first having demanded and obtained from the vendor, or from his agent, or if the vendor is a corporation from the president, vice-president, secretary-treasurer or manager thereof, a written statement verified by statutory declaration purporting to be such as is provided for in the preceding section of this Act, then such sale shall, in and

with respect to any action or proceeding which within sixty days thereafter is brought, had or taken against such purchaser, to impeach or set aside such transaction, be deemed to be fraudulent and shall be absolutely void as against the creditors of the vendor, and every disposition made of the purchase money or of a note or other security given therefor by the purchaser shall be fraudulent and void as between the purchaser and creditors of the vendor, *unless the whole of the proceeds of such sale, or sufficient thereof to satisfy the claims of all creditors of the vendor is in fact actually applied by the vendor in or towards payment of all his creditors, without giving any preference or priority to one over another except such as is provided for by law or previous contract.*

(2) Where goods, wares and merchandise purchased in bulk contrary to the provisions of this Act are resold in bulk, and it appears to the court that the sale and re-sale were made for the purpose of evading this Act, the rights of the creditors of the original vendor hereunder shall be capable of enforcement against the person or persons in possession of such goods, wares and merchandise, in the same way as though they were still in the hands of the original purchaser.

4. Any such purchaser upon obtaining such written statement and statutory declaration shall either obtain the written waiver hereinafter referred to, from the creditors of the vendor, or shall pay the whole of his purchase money or sufficient thereof to satisfy the claims of all the creditors of the vendor, or deliver his promissory note or notes or other documents securing the same, or part thereof, into the hands of an official assignee, for distribution *pro rata* among the creditors of the said vendor, subject to any preferences provided for by law or by previous contract. Such distribution shall be made in like manner as moneys are distributed by an official assignee under *The Assignments Act*, and all the provisions of *The Assignments Act* relating to meetings of creditors, advertising for creditors and proof of claims shall apply to proceedings had by an official assignee under this section. The fees of any such official assignee shall not exceed 3 per cent. of the total proceeds of such sale which shall come to his hands, and shall together with any disbursements be paid by being deducted out of the moneys to be received by

the said creditors and shall in no event be charged to the debtor; provided further that from and after the furnishing of such declaration no preference or priority shall be obtainable by any creditor by attachment or garnishing process or otherwise.

5. If such purchaser upon receiving such written statement and statutory declaration shall fail to observe the requirements of the last preceding section without obtaining the written waiver from creditors hereinafter referred to, then such purchaser shall be liable to the creditors of the vendor in the amount of the purchase price or such portion thereof as is not or has not been paid or applied in or towards payment of all the creditors of the vendor *pro rata* without giving any preference or priority to one over another except such as is provided by law or previous contract.

6. Any sale or transfer of a stock of goods, wares or merchandise, out of the usual course of business or trade of the vendor, or whenever substantially the entire stock-in-trade of the vendor shall be sold or conveyed, or whenever an interest in the business or trade of the vendor is sold or conveyed, or attempted to be sold and conveyed, such sale, transfer or conveyance shall be deemed "a sale in bulk" within the meaning of this Act; provided, however, that if the vendor produces and delivers to the vendee a written waiver of the provisions of this Act from his creditors, representing fifty per cent. in number and value of the claims as shown by said written statement, then the provisions of this Act shall not apply.

7. This Act shall only apply to sales by traders and merchants defined as follows:

(*a*) Persons who as their ostensible occupation buy and sell goods, wares and merchandise, ordinarily the subject of trade and commerce;

(*b*) Commission merchants;

(*c*) Manufacturers.

8. Nothing in this Act contained shall apply to or affect any sale by executors, administrators, receivers, assignees for the benefit of creditors or any public official acting under judicial process.

INSURANCE

Definitions.—Terms Employed.—Insurance is a contract by which one of the parties, called the insurer, binds himself to the other, called the insured, to pay him a sum of money or otherwise indemnify him in case of the happening of a fortuitous event, provided for in a general or special manner in the contract, in consideration of a certain sum of money called a premium, which the latter pays or binds himself to pay him.

The Instrument of writing by which the contract is made is called a policy, the events or causes to be insured against risks or perils, and the thing insured the subject-matter or insurable interest.

Kinds of Insurance.—Insurance is divided generally into three kinds: fire, marine, and life—the last including accident insurance as a branch.

FIRE INSURANCE

Fire Insurance includes all undertakings to indemnify the insured against losses by fire, whether upon buildings, ships, or the goods and stock contained therein, or live stock.

What Property may be Insured.—Every kind of property may become the subject of insurance, unless, from motives of public policy, it has been prohibited by law. Insurances are most commonly made on buildings, goods, merchandise, freight, bottomry, loans, profits and commissions.

Who may Insure.—A person in order to secure a valid policy must have an interest in the property insured. It is not necessary, however, that a person should be the owner of the whole or a part of the property in order to enable him to effect an insurance thereon. It is sufficient if he is directly interested in its safety. A person, therefore, has an insurable interest in any property when he is so circumstanced with respect to it, that its loss will be prejudicial to him.

Increasing Risk.—The amount of premium is based upon the degree of danger there is of fire. The insured must, therefore, not increase the risk; if he does the policy be-

comes void. No change should be made without notifying the insurance company and obtaining its consent.

Changes made after the policy is issued, for which the insured is not responsible, will not affect the contract.

Conditions in the Policy.—All policies contain certain additional agreements, such as: that no gunpowder or gasoline shall be kept on the premises insured; that they shall not become vacant, or that if any other insurance is added the company be notified.

Misrepresentation on the part of the owner as to the character of the property or the danger to which it may be exposed make the policy void.

Negligence.—A fire caused by negligence does not exempt the company from paying the los , unless the negligence is so great as to be criminal or to indicate fraud.

Proof of Loss.—In order to recover amount of insurance the insured, after the loss of property by fire, must prove the quantity and value of the goods so lost, and also the injury sustained on goods not burned by reason of water used in attempting to extinguish the fire, and must make such affidavits and produce such certificates as the terms of the policy require, and cause the same to be filed in the office of the company within the time specified in the policy of insurance.

But with some companies and in some States the full insurance will not be paid unless the insurance is of a certain fixed proportionate amount of the value of the property insured. For instance, if goods or property valued at $10,000 are insured for only $5,000 and there is a partial loss, say, of $6,000, the full $5,000 insurance will not be paid but only a proportionate amount thereof.

Amount Paid.—The amount to be paid in fire insurance is the amount of the loss, unless the loss exceeds the amount of the policy. The company never pays more than the policy. Thus if the policy is for $3,000 and the loss is $300, it pays $300 and the policy becomes $2,700. If the policy is $5,000 and the loss $6,000, the company pays only the $5,000 and the policy is discharged.

Valuation is sometimes made in policies upon chattels of uncertain value, as books, plate, or works of art, and if a

loss happens the insured is entitled only to actual indemnity.

Rebuilding.—Insurers against fire usually stipulate that they may rebuild or repair the premises insured, if they prefer, and they frequently avail themselves of the right.

Transfer of Policy.—A policy of insurance is not negotiable; yet if it is transferred for value in good faith, the transfer may be so far valid as to give the assignee a right to sue, subject to any equitable defenses which could be made against the insured.

The insurance policy does not go with the property when sold, but must be conveyed separately with the consent of the company. The assent of the Insurance Company in writing should be appended after any change in the ownership of the policy.

Fire Insurance Policy—The Main Clause

No. 420,745. $5,000.

The Globe Fire Insurance Company, of London, Eng.

In consideration of forty dollars, do insure Chas. A. Barrows against loss or damage by fire to the amount of five thousand dollars as follows:

On certain books, engravings, steel and copper plates, and other merchandise now contained in the building at No. 425 Lincoln Street, Toronto.

And the said company hereby agree to make good unto the assured, his executors, administrators, and assigns, all such immediate loss or damage (not exceeding in amount the sum insured) as shall happen by fire to the property above specified, from the 15th day of January, 1912, at noon to the 15th day of January, 1913, at noon, the amount of such loss and damage to be proven and paid, or made good according to the following terms and conditions:

(*Here follow ordinarily a large number of additional clauses.*)

In witness whereof we have caused this policy to be attested by the president and secretary of the company the 10th day of January, 1912.

WM. R. STANDFORD, Secretary. WALTER E. CLARKE, President.

[SEAL]

Renewal of Fire Insurance

London, England, January 15, 1912.

The Globe Insurance Company,

Do insure Chas. A. Barrows, in consideration of forty dollars, being the premium on five thousand dollars; this being a renewal of policy No. 420,745, which is hereby continued in force for one year, to wit, from January 15, 1913, to January 15, 1914, at noon.

WILLIAM R. STANDFORD, Secretary. WALTER E. CLARKE, President.

[SEAL

Assignment of Policy

Know all Men by These Presents, That I, the within named Chas. A. Barrows, for and in consideration of the sum of Fifty Dollars, to me paid by Charles Dana, of Boston (the receipt whereof is hereby acknowledged), have granted, sold, assigned, transferred, and set over, and by these presents I do absolutely grant, sell, assign, transfer, and set over to him, the said Charles Dana, all my right, property, interest, claim, and demand in and to the within policy of insurance, which have already arisen, or which may hereafter arise thereon, with full power to use my name so far as may be necessary to enable him fully to avail himself of the interest herein assigned, or hereby intended to be assigned. The conveyance herein made, and the powers hereby given, are for myself and my legal representatives to said Charles Dana and his legal representatives.

In testimony whereof, I have hereunto set my hand and seal, this tenth day of May, A. D. 1906.

CHARLES A. BARROWS. [SEAL]

Executed and delivered in the presence of
WILLIAM SPENCER.

We hereby approve of the above assignment.
(Signed) John Jones, Secretary,
New Hartford Ins. Co.

MARINE INSURANCE

Marine Insurance is a contract to pay the owner of a ship and cargo certain portions of his loss, if it is damaged or destroyed while at sea.

The Premium is often paid by a series of notes called premium notes. The policy is valid whether the notes are paid or not.

The Amount of the policy may be any fixed sum, namely, the loss the company shall be r sponsible for. The amount to be paid is that proportion of the loss which the amount of the policy bears to the value o' tl property. Hence the company does not pay the whole of the loss unless the policy equals the value of the property.

If property is insured to only half its value the company pays only one-half the loss.

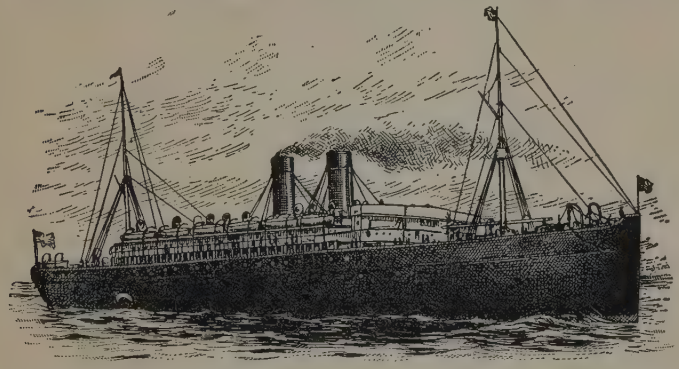
If policies have been obtained in several companies each company pays its proportion of the loss in the same proportion as though it were th only company.

A Time Policy is one framed to cover possible loss within a specified time. This may be a year or certain months of

a year. Other policies cover only the risk in a certain voyage.

When the insurance is for a certain voyage, the place of sailing and that which is to be the termination of the voyage must be specified, and the voyage must be by the ordinary course from one port to the other unless deviation is allowed by the terms of the policy. If the vessel does not enter upon the contemplated voyage the premium need not be paid, and if paid must be returned.

Risk Assumed.—The risk provided against is not only that of fire, but also the other extraordinary perils attending a sea voyage, such as the perils of the sea, piracy, general average and salvage. General average is the loss of goods occasioned by throwing overboard a part of the cargo in



order to save the vessel during a storm. Salvage is a compensation seamen obtain for saving property they find abandoned at sea.

Ownership.—Since goods are often sold after being insured, the consent of the company should be secured to make the insurance valid. This may be obviated by making the policy "for the benefit of whom it may concern at the time of the loss." Then the policy remains in force no matter who owns the goods.

Valued Policy.—The place for the valuation of the property is sometimes left blank. In that case the value must be determined at the time of the loss. But often the value is inserted; then that value is controlling for both parties. it is then called a valued policy. If in that policy the goods

are valued at $500 and the loss is $250, the company pays only $250. If the loss had been $500 the company would have paid the whole loss. A full insurance is when value of property and value of policy are equal.

Seaworthiness.—It is taken for granted that a vessel to be insured is seaworthy. The person insured, not the company, must take the risk. If the vessel proves to be not seaworthy the insurance is void, though both the insured and insurers were not aware of it.

Lost or Not Lost.—These words in a policy have reference to the insurance of property on sea when neither the owner nor the company know whether it is already lost or not. The company take the risk, also, and will pay the loss at the time the contract is made.

Abandonment.—If property is wholly lost the company pays the whole amount of its policy. If the partial loss be less than half the value of the property the company pays its due proportion of the loss. But if the loss is partial, but amounts to more than half the property in value, its owner has the right to give up to the company what remains, and claim the full amount of the policy. This is called the right of abandonment. If the words "without right of abandonment" are in the policy the company can refuse to take the property.

LIFE INSURANCE

Life Insurance is a contract to pay a certain sum of money on the death of a certain person or when he reaches a certain age.

A Whole-life Policy is an agreement to pay a certain sum to the representatives of the insured mentioned therein on his death.

An Endowment Policy is an agreement to pay a certain sum to the insured at the end of a fixed term, or to his representatives on his death, should that happen before the end of the term.

Principles Governing.—Life insurance is governed by the same legal principles, so far as they are applicable, as other kinds of insurance. Any fraud or deceit in obtaining a

policy, or misrepresentation of essential facts, will render it void.

Insurable Interest.—Any person can insure the life of another upon whom he or she is dependent for support, or in the continuance of whose life he or she has an adequate pecuniary interest, and a wife is always held to have an insurable interest in the life of her husband.

The consent of the person whose life is insured must be obtained to a policy issued in favor of a third party.

If there is no insurable interest the contract is void, as being a wager policy.

A creditor may insure the life of his debtor for the protection of his debt.

Restrictions are usually imposed by the company, such as to travel only within certain limits, or not to engage in hazardous employments. In such cases, if the insured desires to overstep the restrictions, permission must be obtained from the company.

Assigning Policy.—Life insurance policies are assignable. The policy itself usually specifies the way in which the transfer must be made. Generally the assent of the insurance company is required to an assignment.

Life Insurance Policy

No. 48,728. $1,000.

The Occident Life Insurance Company,

In consideration of the representations made to them in the application for this policy, and of the sum of thirty-four dollars and the further sums of thirty-four dollars to be paid on the 27th day of January and July of each year during the continuance of this policy, do insure the life of Chas. N. Milton, of Fort Leavenworth, in the County of Leavenworth, State of Kansas, in the amount of one thousand dollars for the term of his natural life. And the said company does promise and agree to pay the amount of the said insurance at its office in St. Louis to Chas. N. Milton's legal representatives in sixty days after due notice and satisfactory proof of his death during the continuance of this policy.

In witness whereof the said Occident Life Insurance Company has by its president and actuary signed and delivered this contract this 27th day of July, 1912

WARREN WRIGHT, Actuary.

JAMES E. COSTELLO, President.

[SEAL]

Premium $34, payable semi-annually.

Indorsed Assignment

I, the undersigned Chas. N. Milton, insured by the within policy issued by the Occident Life Insurance Company, in consideration of one dollar to me in hand paid by Clarence Dorr, and for other good and sufficient consideration, do hereby assign and transfer to the said Clarence Dorr, the said within policy, together with all the right, title, interest, and claim which I now have or hereafter may have, in, to, or under the same.

Witness my hand and seal this first day of October, A. D. 1912.

CHAS. N. MILTON. [SEAL]

Executed in the presence of
EDWARD EVERETT.

Recent investigations by a Legislative Committee into the management of the leading Life Insurance Companies of New York, have created a world-wide interest in the principles on which the life insurance system is based and the economic justification of the system.

Big Income and Surplus.—One fact looms out of the investigations so prominently that nobody can overlook it, and that is, that life insurance in the United States costs too much. During 1904 the "old line" life insurance companies collected premiums from policy holders to the total of $472,000,000, and received other income (interest and rentals) amounting to $108,000,000 more. Their total income was therefore $580,000,000, paralleling the income of the federal government. There were more than 69,000 insurance agents selling policies and collecting these premiums. Not only are the people of the United States now paying into life insurance treasuries $9,000,000 a week, but the "old line" companies hold $2,250,000,000 assets to protect outstanding policies or as surplus over legal-reserve liabilities. Adding industrial and fraternal insurance, fully $2,500,000,000,—equal, approximately, to the national debt at the close of the civil war,—is now held in trust in life insurance treasuries.

Diverting the Surplus.—Instead of regarding this vast surplus accumulation as a sacred trust for the widows and orphans of the policy holders, the managers of the great life insurance companies in New York devised methods of dividing it up, in part at least, among themselves, their families and friends.

Among the principal means resorted to for thus diverting

the surplus held in trust for the policy holders, was the creation of exorbitant salaries for the officers of the companies, questionable loans, boodle funds for political and legislative purposes, subsidiary trust companies owned by themselves, which paid them large dividends through their handling of the money of the insurance companies, and syndicates of those subsidiary companies for engaging in bond and stock speculations for which the policy-holders' money was the only capital.

Big Emoluments of the McCurdy Family.—President McCurdy, of the Mutual Life, was paid a salary of $150,000 a year, his son, holding a subordinate position, got about $130,000 a year, and his son-in-law received about $147,000. A partial estimate of the McCurdy family's wages and commissions since it has been working for the company is something more than $4,500,000.

Big Expenses.—Taken together, the expenses of the three big companies, the New York Life, the Mutual Life, and the Equitable Life, are double those of the entire State government of New York. The policy holders of these three leading life insurance companies of New York paid in during the year 1904 five dollars to get two dollars back and to give the managers and agents one dollar. For every $100 paid to the policy holders during the year, whether in death claims, matured endowments, surrender values, dividends or what not, the Equitable paid to its officers and agents and for managing expenses $43.05; the Mutual, $48.30; and the New York Life, $48.27. The expenses have increased from less than 10 per cent. of the old cost of life insurance to more than 25 per cent.

Small Dividends.—During 1904 the Mutual's savings on mortality excess interest and surrender reserves were $9,423,922, but the total dividends paid to policy holders were only $2,717,549 or less than one-third. The New York Life and the Equitable both paid the policy holders less by a third than the surplus savings even after all the extravagances of management.

Enough has been disclosed by the investigations to prove that the management of not only the "big three," but all the large companies has been wasteful, almost beyond belief.

In the case of the Prudential, for example, it was proved that it cost $130,500,000 to collect $306,500,000 from policy holders and to pay out $92,000,000 to beneficiaries.

Companies Solvent.—But in spite of this extravagance of the companies, no suspicion of insolvency has been justified by the investigations that have been made. The companies all appear to be sound, all abundantly able to discharge their liabilities. This, however, does not alter the fact that policy holder's investments ought to be worth a great deal more than their face value. If the business of the companies had been economically and honestly conducted for the benefit of policy holders, instead of for the benefit of insiders, outstanding policies would be worth two or three times what they are worth now. Or, what amounts to the same thing, the existing protection would have been obtained for one-half or one-third the amount of premium paid in.

Government Control.—In Germany the control of private life insurance companies is entrusted to the ministry of the interior. And as a result of this supervision by the German government, German life insurance companies are managed comparatively cheaply. For instance, the balance sheet for 1904 of one large Berlin company shows that with a premium revenue of $2,500,000, the administrative expenses amounted to but $280,000, including rent, taxes, salaries, commissions and the usual office, traveling, medical and other expenses.

Several bills have been introduced in Congress looking to the regulation of insurance by the national government, and it is to be hoped that some way will be devised, which the courts will hold to be constitutional, for compelling the insurance companies to reduce their rates at the same time that they reduce their expenses. Premiums should be cut at least one-third.

The terms "assurance" and "insurance" are in ordinary usage synonymous; but assurance is confined to life business, and insurance to fire, marine and other miscellaneous risks. Assurance was the earlier term, and was used as to all forms indiscriminately, until about 300 years ago, when the word **"ensurance,"** or **insurance** began to be applied to **fire risks.** During the past fifty years the practice of insurance

has extended with great rapidity, while some of its branches, such as **"life insurance"** and **"accident insurance,"** have had an enormous development. The simplest idea of insurance is an agreement made by a "group of persons" that when a loss shall occur to any of them, it shall be distributed over the whole group, each member to be assessed for a proportionate share of the loss. The system of **"marine" insurance** began to assume a definite shape about three centuries ago, and about half a century later **"mutual insurance"** associations, and **"friendly societies"** were established and organized. A rivalry between the **"proprietary"** and the **"mutual"** systems began at once, and has continued down to the present day. For many years fire insurance companies were taxed for the support of **fire departments,** but the injustice of that system eventually became apparent, and it was abolished. In 1704 societies began to insure **"household goods,"** and **"stocks in trade"** for merchants, and the insurance of personal property rapidly became as important as that of buildings. One of the first companies established was the **"Sun Fire Office,"** founded over 200 years ago. Other associations, such as the **"Union Fire Office,"** and the **"Westminster"** were formed a few years later, and still survive. **The earliest known policy of life insurance** was made in the **"Royal Exchange" in London in 1583.** The "Society of Assurance for Widows and Orphans" was founded in 1699. Its plan was a crude form of what is now called the "assessment system." But experience eventually showed that the corporate form is the obvious remedy for the chief difficulties in the practice of insurance. Individual underwriters may die or fail. Only a permanent institution or corporation can be trusted with long contracts. A large capital, greater than an average private fortune, is demanded and necessary as a guarantee.

"Fire insurance" is a contract whereby in consideration of the payment of an agreed premium, the insurer undertakes to make good to the assured any loss or damage which may happen to specified property during a stipulated period. Fire policies are usually for a specific sum. The amount payable in case of loss is not determined by the value of the property

insured, but simply by the **"amount of the loss or damage,"** the sum payable in no case to exceed the amount named in the policy. "Average" policies contain a clause that the insurer shall be liable to make good only such proportion out of the loss as the sum assured shall bear to the total value of the property at the time of the fire. The contract is contained in a written instrument called the **"policy."** Since the passage of the Gambling Act in England in 1774, the contract is void if made on any event wherein the person for whose benefit or on whose account the policy is made, **has no interest.** Hence the policy states that the loss shall be payable to the assured **"as his interest may appear."** The contract is a personal one, therefore the assured cannot transfer the policy without the **consent of the company.** The policy usually contains **"conditions,"** and the contract is entered into on the basis of a proposal signed by the intending assured, called an **"application."** The proposal consists chiefly of written answers to questions and statements of facts framed by the companies for their guidance and protection. It is essential that the questions shall be answered and the facts **stated truly. A knowingly false answer to an enquiry is deemed fraudulent and will vitiate the policy.** In some cases, even innocent mis-statements have sufficed to avoid the contract if it was entered into on the faith of their being correct. **Every fact that is in itself material to be known to the insurer ought to be communicated, and the property should be accurately described.**

In Canada there are statutes, both Dominion and Provincial, governing and regulating various kinds of insurance. **The Dominion Insurance Act** of 1910 is a general act applicable to the whole of Canada, but there are certain insurance companies and classes of insurance excepted from its operation. The Minister of Finance is authorized to issue a license to any insurance company to which the act applies, to carry on business within the Dominion. The Act applies to life insurance and to fire insurance in all their forms, also to accident, guarantee, fidelity, bond, burglary, weather, cyclone, tornado, plate glass, steam boiler, sprinkler leakage, inland transportation, sickness, credit and several other kinds of insurance.

Every company must make a deposit with the Minister of Finance and obtain a license before commencing business. The Government appoints a "superintendent," who acts under the authority of the Minister of Finance, keeps a record of the securities required to be deposited, and of the licenses issued, and who must personally visit the **Head Office** of each company in Canada **once a year and make an annual report.** Each company is required to send in to the Minister annually a **sworn statement** of its assets and liabilities, income and expenditure. In the case of any loss by fire, on property insured in Canada, remaining unpaid for sixty days, the **license of the company may be withdrawn by the Minister.** Another provision says, "**No fire policy** shall be issued for or extend over a longer period than **three years.**"

"**Life Insurance**" is a contract by which the insurer undertakes to pay a given sum, upon the happening of a particular event contingent upon the duration of human life, in consideration of the immediate payment of a smaller sum. Every policy delivered in Canada by any life insurance company, licensed to carry on business within Canada, shall be deemed to contain "**the whole contract between the parties,**" and no provision shall be incorporated therein by reference to rules, by-laws, obligations or any other writing, unless they are **endorsed upon or attached to the policy.** No company can carry on an "assessment life" insurance business in Canada without being licensed and registered, and complying with the other provisions of the Act. Death claims are declared to be a first charge on all moneys realized on assessments, and no portion of such moneys can be used for any expense whatever, Any action to enforce the obligation of any policy may be taken in any court of competent jurisdiction, **in the province where the policy holder resides, or last resided before his decease.**

The directors of each company are authorized to make "**by-laws,**" not contrary to law, nor to the special act under which the company is incorporated, nor to the Insurance Act, The books of the company shall be open to the inspection

of the shareholders and creditors, and in the case of life companies, to inspection by participating policy holders, at the Head Office or chief place of business of the company,

"Provincial Insurance Companies."—Each province has its own Insurance Act, authorizing the incorporation of companies to undertake and carry on fire, life, accident, inland marine and other kinds of insurance business within the province. The executive council of each province has control over provincial companies so incorporated.

Provincial Insurance Acts are necessarily similar, and their provisions are generally to the same effect, as those of the Dominion Act.

There are **"statutory conditions,"** which provide (a) That the insured shall forthwith, after a loss, **notify the company in writing,** and where this condition is not complied with the **insured may not be able to recover.** (b) That if the property is assigned without a written permission endorsed upon the policy, the policy shall thereby **become void.** But this condition does not apply to a change of title by succession or operation of law, or by reason of death. (c) That money, books of account, and securities for money are not insurable. (d) That if the assured has any **other insurance** on the property covered by his policy which is not disclosed to the company, or if he afterwards effects other insurance thereon without the written consent of the company, he will not be entitled to recover in excess of sixty per cent. of the loss or damage, but if the non-disclosure of the other insurance is for a **fraudulent purpose,** the policy shall become void. (e) That any change in the property insured which is material to the risk and within the control or knowledge of the assured shall **avoid the policy,** unless the change is promptly notified to the company. (f) That the company is not liable for the loss of property owned by **"any other person than the assured,"** unless the interest of such person is stated in or upon the policy. (g) That where the insurance is upon buildings or their contents, and the loss is caused by the want of brick, stone, or cement chimneys, or by stoves or stovepipes being, to the knowledge of the assured, in an

unsafe condition, or improperly secured, or if goods are damaged or destroyed while undergoing any process in or by which the application of "fire heat" is necessary, or if the goods are damaged while the buildings are being altered or repaired, and in consequence thereof; or if the damage occurs while petroleum, coal oil, gasoline, or any other inflammable fluid or liquid, or more than **25 pounds weight** of **gunpowder** is or are stored or kept in the building insured, or contained in the property insured, unless **permission** is given **in writing by the company,** the company shall not be liable for the loss.

There is an exception which permits the keeping of refined coal oil for lighting purposes, in quantities not exceeding five gallons, and lubricating oil to the same limited quantity. (h) That in the event of there being any other insurance upon the property at the time of the happening of any loss or damage, each company shall only be liable for a rateable proportion of the loss or damage, or for such amount as the assured may be entitled to recover. (i) That loss or damage **occasioned by lightning or explosion must be made good.** Companies may reserve to themselves the right to terminate a policy by giving seven days' notice, and by repaying a rateable proportion of the premium for the unexpired term. If the insurance is upon the cash plan, the assured may terminate it by giving written notice to the company or its agent. All written notices may be by letter delivered to the assured or by registered letter addressed to him at his last post-office address. Where property insured is only partially damaged, no abandonment of the same will be allowed unless with the consent of the company. **Any person entitled to make a claim under the policy should forthwith give notice in writing to the company,** and **deliver an account of the loss as the nature of the case permits,** and **furnish therewith a statutory declaration verifying the account,** and **stating the cause of the fire and how it originated, etc.** The assured should also, if possible, produce books of account, warehouse receipts, stock lists, invoices and other vouchers in support of his claim. Any fraud or false statement in any statutory

declaration or claim in relation of any of such particulars, will **vitiate the claim.** Where there is a dispute between the company and the assured with regard to the value of the property insured, or saved, or as to the amount of the loss, such questions may be submitted to **"arbitration"** in the usual way. The company has the right, instead of making payment for the loss, to repair or rebuild the building destroyed, or to replace the property damaged or lost, provided notice of such intention is given to the assured within fifteen days after receipt of proof of the loss. The right of action against insurance companies for claims becomes barred at the expiration of one year next after the loss or damage occurs, if the action is not commenced within that time.

Provincial legislatures have passed acts requiring foreign or extra-provincial insurance companies to register and pay a license fee to entitle them to do business within the province.

ACCIDENT AND CASUALTY INSURANCE.

Accident and Casualty insurance provides indemnity, not only against loss or injury from personal accident, but also against loss from various fortuitous happenings.

Accident Insurance, as applied to the death or injury of persons, usually provides for a stipulated sum to be paid on the death by accident of the insured and a specific indemnity for the loss of one or both eyes, one or both hands, or one or both feet, while by the addition of about one-fifth to the ordinary premium rate double indemnity is promised for death or disabling injury while riding upon railways and other public conveyances. Some companies stipulate to pay, besides the usual indemnity in case of accidental death, a weekly benefit for a partially disabling accident.

Casualty Insurance covers losses by fortuitous happenings in many kinds of business. There are companies which insure against elevator accidents, breakage of plate glass, loss through dishonest employees, liability of employers for accidents to those in their employ, accidents to steam boilers, etc.

IMMIGRATION

An "emigrant" is a person who removes his habitation from one country to settle in another. An "immigrant" is a person who comes into a country for the purpose of acquiring permanent residence. Every civilized country has laws with regard to alien immigrants. **The Imperial Parliament** has enacted laws with regard to the immigration of "**aliens**" into the United Kingdom, and has appointed officers whose duty it is to inspect immigrants and to reject undesirables. "**Permission to land**" may be withheld in cases where an immigrant does not possess the means of supporting himself, or if he is a lunatic, or has been convicted of some crime in the country from which he comes, or if he is coming into the country for the purpose of escaping prosecution or punishment, etc. **In Canada the law relating to "aliens" is under the exclusive jurisdiction of the Dominion Parliament.** The Dominion Parliament has, therefore, passed an "**Immigration Act,**" which was revised and consolidated in 1910 and thereafter slightly amended in 1911. **The Act provides** that a person who enters Canada with the intention of acquiring Canadian "**domicile,**" shall be regarded in law as an immigrant, and that no immigrant, passenger, or other person, unless he is a Canadian citizen or has Canadian domicile, shall be permitted to land in Canada, or if he has landed or entered Canada, shall be permitted to remain therein, who can be classified as belonging to any of the "**prohibited classes.**" The prohibited classes are: (a) idiots, imbeciles, feeble-minded or insane persons, or persons who have been insane within five years previous. (b) Persons afflicted with any loathsome disease, or with any disease which is contagious or infectious; provided that if such disease is one which is curable within a reasonably short time, such person may be permitted to remain on board, or to leave the ship for medical treatment. (c) Immigrants who are dumb, blind or otherwise physically defective, unless in the opinion of the **Board of Enquiry** they have sufficient money or have such profession, occupation, trade, or employment that they are not liable to become a public charge; or belong to a family which gives security against such immigrants becoming a public charge. (d) Persons who have

been convicted of any crime, involving moral turpitude. (e) Prostitutes, and women or girls coming to Canada for any immoral purpose, and persons living on the avails of prostitution. (f) Persons who procure or attempt to bring into Canada prostitutes, or women or girls for the purpose of prostitution. (g) Professional beggars or vagrants, or persons likely to become a public charge. (h) Immigrants to whom money has been given or loaned by any charitable organization for the purpose of enabling them to qualify for landing in Canada, or whose passage to Canada has been paid wholly or in part by any charitable organization or out of public moneys; unless it is shown that authority in writing has been obtained from the superintendent of immigration for the landing in Canada of such persons. (i) Persons who do not fulfill, or meet, or comply with the conditions or requirements of any regulations which for the time being are in force and applicable to such persons.

The Governor-in-council is authorized to appoint a "Superintendent of Immigration," "Commissioners of Immigration," and such other officers as are deemed necessary for carrying out the provisions of the act, and to establish and maintain immigration offices at such places within and outside of Canada as may seem proper, and to appoint or employ, either permanently or temporarily, any subordinate officers required in the furtherance of the objects and provisions of the act, including medical officers, inspectors, guards, matrons and nurses at immigration stations.

Before any passengers are permitted to leave a vessel in Canada, the immigration officer in charge may go on board and inspect such vessel, and examine and take extracts from the manifest of passengers, and from the bill of health, and the master shall permit any examination of passengers required to be made on board his vessel whenever so directed by the immigration officers in charge.

Every passenger seeking to land in Canada is required to go before an immigration officer and **submit to an examination,** either on shipboard or on train or at some other place designated for that purpose. Each person on examination is required to answer truly all questions put to him; and every person so examined may be immediately landed unless the

examining officer has reason to believe that the landing of such passenger would be contrary to any provision of the Immigration Act. Where the examining officer has any doubt, the person shall be detained for further examination by the officer in charge, and upon the conclusion of the examination such person is either immediately landed or rejected.

The Minister of the Interior is authorized to appoint three or more officers to act as a permanent **"Board of Inquiry"** at any port of entry. **An order of "deportation"** may be made by the Board of Inquiry or by the officer in charge, a copy of which shall be served on the person rejected, and a copy must be served on the master or owner of the ship, or on the agent of the company by which such person was brought into Canada, and the rejected person shall thereupon be **"deported."**

NATURALIZATION

"Naturalization" is the procedure by which an alien is made a subject or citizen of any state. It is the act by a nation of adopting a foreigner and admitting him to take part in its national polity. The naturalization of aliens in Canada is one of the subjects assigned exclusively to the **Parliament of Canada.** The **provinces have no authority** to legislate upon the subject. **The Naturalization Act** passed by the Parliament of Canada provides that **"real and personal property"** of any description may be taken, acquired, held and disposed of by an **alien,** in the same manner as by a natural born British subject. A title to real and personal property of any description may be derived through, from, or in succession to an alien, the same as if such alien were a British subject. But aliens are disqualified from **holding office,** and they cannot legally be **elected** for any **municipal, parliamentary** or other **franchise.** Any alien who has resided in Canada for a term not less than **three years** and who intends when naturalized **to reside** in Canada, may take and subscribe the oaths of **"residence"** and **"allegiance,"** forms of which are given in the Act. The oath of residence says in substance that the party (taking the oath) has resided three years in the Dominion of Canada, with intent to settle therein.

The oath of allegiance is the usual oath. These oaths may be taken before a judge of any court, or a commissioner authorized to administer oaths, or a justice of the peace or other magistrate, or before a notary public. The person before whom the oaths are taken is authorized to give the applicant a "**certificate**" stating that he has taken the oaths, and that the judge or other officer has reason to believe and believes that the applicant has resided for that length of time in Canada, and that the applicant is a person of good character, etc. This certificate so given by the judge, magistrate, commissioner or notary is presented in the **Province of Ontario,** to the **Court of General Sessions** of the Peace of the county in which the alien resides, or to the Court of Assize. In **Quebec** it is presented to the **Circuit Court** within the limits of the jurisdiction in which the alien resides. In **Nova Scotia, New Brunswick, Prince Edward Island, British Columbia, Alberta** and **Saskatchewan,** it is presented to the **Supreme Court** at some sittings thereof in the district where the alien resides. In **Manitoba** it is presented to the **County Court,** and in the **Yukon Territory** it is presented to the **Territorial Court.** With the exception of **Saskatchewan** and **Alberta,** a notice of the intention to present the certificate, stating the name, residence and occupation of the applicant, must be posted up in the **Court House three weeks** before the sittings of the **Court.** The application must be openly announced in Court, giving the name, residence and occupation of each applicant. In **Saskatchewan** and **Alberta** a copy of the certificate must be posted up for **two weeks** in the **Court House,** and must be transmitted to the judge with any objections which may have been filed. Where there is **no objection,** a "**Certificate of Naturalization**" is issued. If any objections are filed, the judge or court appoints a time to hear and dispose of the matter. **Where a person who was born a British subject,** but who, while a resident in some foreign country, **became a citizen of that country,** by making a declaration of alienage, or otherwise, has returned to Canada and desires to be readmitted to British citizenship, he may, after a residence of not less than **three months,** take the oaths above mentioned, and then apply to the proper court or authority for a "**Certificate of Admission to British**

Nationality," readmitting him to the status of a British subject within Canada. **A married woman,** while within Canada, shall be deemed to be a subject of the state of which her husband is for the time being a subject or citizen. If a father, being a British subject, becomes an alien, **every child** of such father or mother who, during infancy, has become a resident of the country where the father or mother is naturalized, shall within Canada be deemed to be a subject or citizen of the state of which the father or mother has become a subject. **Minor children** of aliens, whose parents have become naturalized and who are resident within Canada, shall have the status of British subjects. **In Great Britain,** the naturalization of aliens as British subjects is regulated by the Naturalization Acts of 1870 and 1895. An alien, naturalized as a British subject under the Imperial Act, has the status of a British subject in every part of the British Empire. The rule of the English Common Law is, that every person born within the British Dominions is a British subject. But of course there are exceptions to this rule. For example, the children of foreigners do not become British subjects merely from the fact that they were born within the British Dominions.

PATENTS IN CANADA.

The Patent Office is a Branch of the Department of Agriculture, and the Minister of Agriculture for the time being is the Commissioner of Patents.

Any person who has invented any new and useful art, machine, manufacture or composition of matter, or any new and useful improvement in any art, machine, manufacture or composition of matter, which was not known or used by any other person before his invention thereof, and which has not been in public use or sale with the consent or allowance of the inventor thereof for more than one year previously to his application for patent therefor in Canada, may, on a petition to that effect, presented to the Commissioner, and on compliance with the other requirements of the Act, obtain a patent granting to such person an exclusive property in such invention.

No patent shall issue for an invention which has an illicit object in view, or for any mere scientific principle or abstract theorem.

Any person who has invented any improvement on any patented invention, may obtain a patent for such improvement; but he shall not thereby obtain the right of vending or using the original invention, nor shall the patent for the original invention confer the right of vending or using the patented improvement.

The Patentee or his legal representatives must, within two years from the date of the patent or an authorized extension thereof, commence and continuously carry on in Canada the construction or manufacture of the invention patented in such manner that any person desiring to use it may obtain it, or cause it to be made for him at a reasonable price at some manufactory or establishment for making or constructing it in Canada. If after twelve months from the granting of the patent, or an authorized extension thereof, the Patentee or his legal representatives imports, or causes to be imported, into Canada the invention for which the patent is granted, such patent shall be void as to the interest of the person so importing.

The Commissioner, upon satisfactory cause being shown, may grant to the Patentee or his legal representatives an extension for a further term not exceeding one year beyond the twelve months during which he may import into Canada the invention; such application must be made within three months before the expiry of the said twelve months.

An Inventor obtaining a patent for his invention in a foreign country before obtaining a Canadian patent, may obtain the latter if same be applied for within one year from the date of the issue of the first foreign patent; and if within three months after the date of issue of a foreign patent the Inventor gives notice to the Commissioner of his intention to apply for a Canadian Patent for such invention, then no other person having commenced to manufacture the same device in Canada during such period of one year shall be entitled to continue the manufacture of the same after the Canadian patent has been obtained without the consent or allowance of the inventor.

Upon application for a patent, or within six months after issue of the patent, the Commissioner may order that, instead of the above provisions as to manufacture in Canada within two years, such patent shall be subject to the following conditions:—Any person, while the patent continues in force, may apply to the Commissioner for a license to make, construct, use and sell the patented invention, and if the Commissioner is satisfied that the reasonable requirements of the public have not been satisfied by reason of the neglect or refusal of the Patentee or his legal representatives to make, construct, use or sell the invention, or to grant licenses for so doing to others on reasonable terms, he may make an order under his hand and the seal of the Patent Office requiring the owner of the patent to grant a license to the person applying therefor upon such terms as to royalties, etc., as the Commissioner deems just, and if the Commissioner makes such an order, and the owner of the Patent refuses or neglects to comply therewith within three Calendar months after a copy of it is addressed to him or to his duly authorized agent, the patent and all rights and privileges thereby granted shall cease and determine.

An application for a patent is made by a petition wherein the title or name of the invention is set forth, and in which the applicant declares that he is the inventor of the invention, as well as placing his domicile at some known and specified place in Canada, and such petition must be verified by affidavit or affirmation of the applicant that he believes he is the inventor of the said invention, and that the statements in the petition are true. Should the inventor be dead, such oath or affirmation may be made by his assignee or legal representative, and with the petition must be filed a specification (in duplicate) of the invention which shall correctly and fully describe the mode of operating same, the contrivances and things claimed as new, and for the use of which exclusive property and privilege is claimed, and shall bear the name of the place where, and date when, made, and shall be signed by the applicant and by two witnesses. In the case of a machine, the specification shall fully explain the principle and several modes in which it is intended to apply, and work out the same; and where the invention admits of illustration be means of drawings, the applicant shall also send in drawings in duplicate, showing clearly all parts of the invention. In all cases in which the invention admits of representation by model, the applicant, if required by the Commissioner, shall also furnish a model of convenient size; and when the invention is a composition of matter, the applicant shall also, on like request, furnish specimens of the ingredients and composition sufficient in quantity for the purpose of experiment.

In the case of conflicting applications for any patent, provision is made for submitting same to the arbitration of three skilled persons, two of whom shall be chosen by the applicants and the third by the Commissioner, and the decision or award in writing of such arbitrators, or of any two of them, shall be final.

A patent is granted for a term of eighteen years, but at the time of the application it is optional for the applicant to pay the fee for the term of six years, or twelve years only, as desired, and, unless further renewal payments are made, the patent expires on such dates respectively.

The patent may be assigned, but unless same duly registered in the Patent Office shall be null and void as against any subsequent assignee.

Every person who, without the consent in writing of the Patentee, makes, constructs, or puts into practice any invention for which a patent has been obtained, or who procures such invention from any person not authorized by the patentee, and who uses it, shall be liable to the patentee, or his legal representative, in damages.

Any action for infringement of the patent may be brought in any Court of record having jurisdiction to the amount of the damages claimed in the Province in which the infringement is alleged to have taken place. Proceedings may also be taken in the Exchequer Court, which has jurisdiction over the entire Dominion of Canada.

Every patentee shall stamp or engrave on each patented article sold or offered for sale by him the year of the date of the patent of such article, thus:—"Patented 1898," or as the case may be; or when, from the nature of the article, this cannot be done, then by affixing to it, or to every package where one or more of such articles is or are enclosed, a label marked with a like notice. For violation of this provision there is imposed a penalty not exceeding $100.00, and, in default of payment thereof, imprisonment for a term not exceeding two months.

Falsely marking an article as patented with the intent of counterfeiting or imitating the stamp, mark, or device of the patent of another person, or of deceiving the public, or offering for sale as patented any article not patented in Canada, is a misdemeanour, and for which there is a fine not exceeding $200.00, or imprisonment for a term not exceeding three months, or both.

Any intending applicant for a patent who has not yet perfected his invention, and is in fear of being despoiled of his idea, may file in the Patent Office a description of his invention so far, with or without plans, of his own will, and the Commissioner, on payment of the prescribed fee, shall cause the said document, which shall be called a caveat, to be preserved in secrecy, and, if application is made by any other person for a patent interfering in any way therewith, the Commissioner shall forthwith give notice, by mail, of such application to the person filing such caveat, who shall, within three months thereafter, if he wishes to avail himself of the caveat, file his petition, and take the other steps necessary on an application for a patent. The application for the patent must be made within one year from filing of caveat, otherwise the Commissioner is relieved from the obligation of giving notice.

The Government of Canada may, at any time, use any patented invention by paying to the Patentee such sum as the Commissioner reports to be a reasonable compensation for the use thereof.

All specifications, drawings, models, disclaimers, judgments, and other papers, except caveats, shall be open to the inspection of the public at the Patent Office, under such regulations as are adopted in that behalf.

The following fees are payable:—Full fee on patent for 18 years, $60.00; partial fee for 12 years, $40.00; partial fee for 6 years, $20.00; for further term of 12 years, $40.00; for further term of 6 years, $20.00; on filing caveat, $5.00; on registering assignment patent, $2.00; for copy of patent, with specification, $4.00.

The disbursements for filing an application in Great Britain are $25.00; France, $20.00; Germany, $5.00, and $7.50 before issuing patent; Australia, $20; Russia, $75.00; British India, $20.00. The German and French patents cover not only Germany and France but also their colonies. The Russian patent extends to all of the Russian possessions.

The disbursements for filing an application in the Australian States, namely, Queensland, Victoria, New South Wales, South Australia, Western Australia and Tasmania are $5.00 on filing of the application, $10.00 on allowance of same and $25.00 for preparation of the sealing of patent; New Zealand, $20.00; Mexico, $75.00; Natal, $50.00; Japan, $75.00; Jamaica, $150.00.

PATENTS IN THE UNITED STATES

How Obtained.—Application must be made to the Commissioner of Patents, accompanied by carefully prepared papers and drawings. Foreigners may obtain patents as well as citizens of the United States.

Assignments.—Every patent or any interest therein shall be assignable in law by an instrument in writing. The patentee or his assigns may also grant and convey in like manner an exclusive right under his patent for the whole or any specified part of the United States.

Mark.—Every patented article, before it is sold, must be marked *patented,* so as to give notice to every one that it is patented.

Infringement is the making, using or selling the patented article without the permission of the owner of the patent. Its consequences are twofold: (1) The infringer must pay to the owner of the patent whatever damages the latter suffers through the infringement, equivalent usually to the profits which the infringer has made; (2) the court will compel the infringer to stop. By these two methods the exclusive right is enforced.

Fees Required by Law

1. **Application.**—On filing each original application for a patent except in design cases, fifteen dollars.

2. **Original Patent.**—On issuing each original patent, except in design cases, twenty dollars.

3. **In Design Cases.**—For three years and six months, ten dollars; for seven years, fifteen dollars; for fourteen years, thirty dollars.

4. **Caveat.**—On filing each caveat, ten dollars.

5. **Re-Issue of Patents.**—On every application for the reissue of a patent, thirty dollars.

6. **Disclaimer.**—On filing each disclaimer, ten dollars.

7. **Extension of Patent.**—On every application for the extension of a patent, fifty dollars.

8. **Grant of Extension.**—On the granting of every extension of a patent, fifty dollars.

9. **First Appeal.**—On an appeal for the first time from the primary examiners to the examiner-in-chief, ten dollars.

10. **Every Appeal.**—On every appeal from the examiner-in-chief to the commissioner, twenty dollars.

11. **Certified Copies of Patents.**—For certified copies of patents

and other papers, including certified printed copies, ten cents per hundred words.

12. **Recording.**—For recording every assignment, agreement, power of attorney, or other paper, of three hundred words or under, one dollar; of over three hundred and under one thousand words, two dollars; of over one thousand words, three dollars.

13. **Copies of Drawing.**—For copies of drawings, the reasonable cost of making them.

14. **Full Information.**—These fees may be paid to the Commissioner of Patents, or to the Treasurer or any of the assistant treasurers of the United States. If you desire to secure a patent write to the Commissioner of Patents, Washington, D. C., and you will receive all the necessary papers, blanks, and complete instructions and directions.

CAVEATS

A caveat, under the patent law, is a notice given to the office of the caveator's claims as inventor, in order to prevent the grant of a patent to another for the same alleged invention upon an application filed during the life of a caveat without notice to the caveator.

Any person who has made a new invention or discovery, and desires further time to mature the same, may, on payment of a fee of ten dollars, file in the patent office a caveat setting forth the object and the distinguishing characteristics of the invention, and praying protection of his right until he shall have matured his invention. Such caveat shall be filed in the confidential archives of the office and preserved in secrecy, and shall be operative for the term of one year from the filing thereof. The caveat may be renewed, on request in writing, by the payment of a second fee of ten dollars, and it will continue in force for one year from the payment of such second fee.

The caveat must comprise a specification, oath, and when the nature of the case admits of it, a drawing, and, like the application, must be limited to a single invention or improvement.

TRADE MARKS

A trade mark is a mark, emblem or symbol which a merchant or manufacturer uses to denote his own goods. It is usually attached to them and may be in the form of letters, words or ornamental designs.

The Right Acquired in a trade mark is the exclusive right to use it, or, in other words, the right to keep others from using that trade mark.

Manner of Acquiring.—In Canada the right in a **general** trade mark, that is, one which is used by a merchant or manufacturer to distinguish his goods of various kinds from all other makes, is acquired by registering the mark with the Minister of Agriculture (Trade Mark Branch), and the payment of a fee of $30. There is no limit to its duration. A **specific** trade mark, that is, one which is only used for a particular kind of goods, is acquired by registering the mark in a similar manner and the payment of a fee of $25. It is good for twenty-five years, and renewable for $20.

Infringement of a trade mark is prevented in the same way as in the case of patents, viz., by a suit against the infringer for damages and for an injunction to compel him to cease using it.

COPYRIGHT IN CANADA.

How Obtained.—Three copies of the book, picture, drawing, map, chart, etc., must be forwarded by the author or publisher to the Department of Agriculture, except in case of a painting, sculpture, etc., where a description will answer in place of the copies. The fee for registration is $1, and for 50 cents a certificate of registration will be sent to the author.

In Newfoundland only two copies are required, and the fee for registration is $1. Address the Colonial Secretary, St. Johns.

Duration of Copyright.—In Canada a copyright of a work published during the life-time of its author endures during such lifetime and seven years longer; if the work is not published until after the author's death the copyright endures 42 years from its first publication, and if an author dies before the end of the 42 years from the first publication of his work the copyright endures the full 42 years.

Form of Application for Canadian Copyright.

To the Minister of Agriculture, Ottawa.

I, John Jones, of the City of Montreal, in the Province of Quebec, hereby declare that I am lawfully entitled to the copyright of the book entitled (here give title of the work), of which I herewith forward three copies, and that said book has been printed in Canada; and I hereby request that you register said book in my name in accordance with the provisions of the Copyright Act.

Signed at Montreal, this third day of May, 1912, in the presence of the two witnesses undersigned.

Witnesses: JOHN JONES.
AMOS AMES.
JAMES MOORE.

Copyright Laws of the United States

As Revised by an act of Congress, including the provisions for foreign copyright, of March 3, 1891.

1. **How Obtained.**—A printed copy of the title of the book, map, chart, dramatic or musical composition, engraving, cut, print, photograph or chromo, or a *description* of the painting, drawing, statue, statuary or model or design for a work of the fine arts, for which copyright is desired, must be delivered to the Librarian of Congress or deposited in the mail, within the United States, prepaid, addressed

Librarian of Congress,
Washington, D. C.

This may be done on or before the day of publication in this or any foreign country.

The style of print is immaterial; that of a typewriter will be accepted.

The printed title required may be a copy of the title page of such publications as have title pages. In other cases the title must be printed expressly for copyright entry, with name of claimant of copyright But a separate title is required for each entry, and each title must be printed on paper as large as commercial note The title of periodical must include the date and number, and each number of the periodical requires a separate entry of copyright.

Full Name.—Every applicant for copyright should state distinctly the full name and residence of the claimant and whether the right is claimed as author, designer or proprietor. No affidavit or witness to the application is required.

2. **Copyright Fees.**—The legal fee for recording each copyright claim is fifty cents, and for a copy of this record (or certificate of copyright under seal of the office) an additional fee of fifty cents is required, making one dollar, if certificate is wanted, which will be mailed as soon as reached in the records.

For publications which are the productions of persons not citizens or residents of the United States the fee for recording title is one dollar, and fifty cents additional for a copy of the record.

Copies Required.—Not later than the day of publication in this country or abroad, two complete copies of the best edition of each book or other article must be delivered or deposited in the mail within the United States, addressed to Librarian of Congress, Washington, D. C.

Must Be American.—Books must be printed from type set in the United States or from plates made therefrom; photographs from negatives made in the United States, chromos and lithographs from drawings on stone or transfers therefrom made in the United States.

Penalty.—Without the deposit of copies above required the copyright is void and penalty of twenty-five dollars is incurred. No copy is required to be deposited elsewhere.

New Edition.—The law requires a copy of each new edition wherein any substantial changes are made to be deposited with the Librarian of Congress.

Notice by Imprint.—No copyright is valid unless notice is given by inserting in every copy published, on the title page or following, if it be book, or if a map, chart, musical composition, print, cut, engraving, photograph, painting, drawing, chromo, statue, statuary, or model or design intended to be perfected as a work of the fine arts, by inscribing upon some portion thereof or on the substance on which the same is mounted the following words, viz., "Entered According to Act of Congress in the Year ——, by ———, in the office of the Librarian of Congress at Washington," or the words "Copyright, 19—, by ———."

Penalty for False Claim.—The law imposes a penalty of one hundred dollars upon any person who has not obtained copyright who shall insert the notice, "Entered According to Act of Congress" or "Copyright," or words of the same import in or upon any book or article.

Translation, Etc.—The copyright law secures to authors and their assigns the exclusive right to translate or to dramatize any of their works; no notice or record is required to enforce this right.

Duration of Copyright.—The original term of copyright runs for twenty-eight years. Within six months of the end of that time the author or designer, or his widow or children, may secure a renewal for the further term of fourteen years. Applications for renewal must be accompanied by a printed title and fee and by explicit statement of ownership in the case of the author or relationship in the case of his heirs, and must state definitely the date and place of entry of the original copyright. Within two months from date of renewal the record thereof must be advertised in an American newspaper for four weeks.

Time of Publication.—A copyright may be secured for a projected work as well as for a completed work. The publication must, however, take place "within a reasonable time."

Assignments.—Copyrights are assignable by any instrument of writing. Such assignment must be recorded in the office of the Librarian of Congress within sixty days from execution. The fee for this record is one dollar and for a certificate copy of assignment one dollar. A duplicate copy of any copyright record costs fifty cents.

Works of More than One Volume must have a copyright entered for each volume. Two copies of each volume should be sent. So also of the successive numbers of a periodical or other articles produced in serials.

International Copyright.—The provision as to copyright entry in the United States by foreign authors, etc., by act of Congress approved March 3, 1891 (which took effect July 1, 1891), is the same as the foregoing, except the difference in the cost, as stated above.

The right of citizens or subjects of a foreign nation to copyright in the United States extends by presidential proclamation to Great Britain, France, Belgium, Switzerland, Germany, Italy, Denmark and Portugal; and Americans can secure copyrights in those countries by making their arrangements there in conformity with the laws of those countries. The Librarian of Congress cannot take charge of any foreign copyright business.

Foreign Copyright.—Americans to obtain a copyright in Great Britain must have title entered at Stationer's Hall, London, the fee for which is five shillings sterling, and five shillings additional if a certified copy of entry is required. The work must be published in Great Britain or in her dominions simultaneously with its publication in the United States, and five copies of the publication are required, one for the British Museum and four on demand of the Company of Stationers for four other libraries. Copyright may be secured in France by an American by publishing two copies of the publication at the Ministry of the Interior at Paris No fee or entry title required. Copyright in Canada is to be registered with the Minister of Agriculture at Ottawa; fee, one dollar for registry and fifty cents for certificate, and the work to be published in Canada and two copies deposited.

DESCENT AND DISTRIBUTION OF ESTATES

In British Columbia.—Real estate descends to, first: 1, lineal descendants and those claiming by or under them per stirpes; 2, the father; 3, the mother; 4, collateral relatives; 5, surviving wife or husband, in case intestate leaves no lawful descendants, is entitled to one-half of real estate, and in case intestate leaves descendants, then to one-third for life. Personal estate descends according to the English Statute of Distributions.

In Manitoba.—If an intestate die leaving a widow and child or children, one-third of his real and personal estate goes to his widow and two-thirds to his child and children in equal shares, and, in case of decease of any of his children, to such as legally represent him. In case of no issue, the whole estate, real and personal, goes to the widow; if issue and no widow, to the issue; if no widow or issue, to his father; if no widow, issue, or father, to his mother, brothers, and sisters in equal shares; if no widow, issue, father, brothers, or sisters, to his mother; if no widow, issue, father, or mother, to his brothers and sisters in equal shares; or if any of his brothers or sisters be dead, their children take the parent's share. All these failing, to his next of kin; but in no case are representatives admitted among collaterals after brothers' or sisters' children.

In New Brunswick.—Real estate, subject to widow's dower, is divided equally among the children of the intestate, then to the next of kin and their representatives. Personal property is divided as follows: One-third goes to the widow of the intestate, and the residue in equal portions to the children, or, if dead, to their lineal descendants; if there be no children or legal representatives subsisting, the widow then takes one-half, and the other half goes to the next of kin in equal degree; and if there be neither widow nor children, all to next of kin in equal degree, and their representatives.

In Nova Scotia.—When a person dies intestate, any real estate to which he may be entitled at the time of his death descends as follows: 1. In equal shares to children and issue of deceased children according to the right of representation. If no child living, to his other lineal descendants, who shall share equally, if in same degree, otherwise according to the right of representation. 2. If no issue, one-half to father, one-half to widow in lieu of dower; if no widow, the whole to father. 3. If no issue nor father, one-half to widow, other half in equal shares to mother, brothers and sisters, and the children of any deceased brother or sister by right of representation. 4. If none of foregoing, in equal shares to his next of kin in equal degree, excepting where two or more collateral kindred in equal degree but claiming through different ancestors, those claiming through nearest ancestor shall be preferred, but in no case shall representatives be admitted among collaterals after brother's and sister's children. 5. If person deceased, unmarried and under age, estate inherited from either parent goes to children of same parent and issue equally, if of same degree, otherwise according to right of representation; if no children of same parent, to all the issue of the other children of the same parent equally, if in the same degree, otherwise according to right of representation. Degrees of kindred computed by civil law and kindred of half blood inherit equally with those of whole blood in same degree. Personal property descends in the same way except that after the payment of debts, funeral expenses, etc., one-third goes to the widow, if any. The widow is allowed all her paraphernalia, wearing apparel, etc., sustenance for family, for ninety days after death of husband.

In Ontario.—The real and personal property of an intestate or the undisposed of real and personal property of a testator (subject as to realty to dower), after the payment of his debts, is distributed as follows: If the intestate die leaving widow and child or children, one-third to widow, rest to child or children. If children dead, then to their representatives (that is, their lineal descendants), except such child or children (not heirs at law) who had estate by settlement of intestate or were advanced by him in his

life-time equal to the other shares. If the intestate leaves a wife only, half goes to the wife, rest to next of kin in equal degree to intestate or their legal representatives, or, if no next of kin, to the crown. If the intestate leaves no wife or children, all goes to the next of kin and to their legal representatives. The property of a married woman, who dies intestate, is distributed in a similar manner to that of a husband dying intestate. Representation among collaterals is allowable only as far as children of brothers or sisters of the intestate. Real and personal property of every intestate dying after the 1st of July, 1895, leaving a widow but no issue, shall in all cases where the net value of such real and personal estate shall not exceed $1,000, belong to his widow absolutely and exclusively. Where the net value exceeds $1,000, the widow shall be entitled to that amount after payment of debts, funeral, testamentary and administration expenses. These provisions are in addition to and without prejudice to the widow's right to share in the residue of the real and personal estate.

In Quebec.—When the deceased has left no will, the descent of property is regulated by the following rules: Children or their descendants succeed to their ascendants without distinction of sex or primogeniture and whether they are the issue of the same or different marriages. If there are no descendants, then the parents get half the estate, and the remainder goes to the brothers and sisters and nephews and nieces of the first degree. If there be no brothers and sisters and nephews and nieces in the first degree, then the parents divide the estate equally between them, to the exclusion of all other ascendants; and if there be likewise no parents, then the succession is divided equally between the nearest ascendants of the paternal line and the nearest ascendants of the maternal line. If the parents have previously died, the brothers and sisters and nephews and nieces in the first degree exclude the other ascendants and collaterals. The division is made equally among them if they be all born of the same marriage, but, if not, an equal division is made between the two lines of the deceased, paternal and maternal, those of the whole blood sharing in each line, and those of the half blood sharing each in his own line only. If there be brothers and

sisters, nephews and nieces, on one side only, they exclude all the relatives of the other line. If the deceased have left no issue nor father nor mother, nor brothers nor sisters, nor nephews nor nieces, in the first degree, and only ascendants in one line, the nearest ascendant takes one-half of the succession, and the nearest collateral relation on the other side gets the other half. If there be no ascendant, the nearest collateral relation of the paternal line gets one-half, and the other goes to the nearest of the maternal line. Relations beyond the twelfth degree do not inherit, and, in that case, the succession belongs to the surviving consort. In default of a surviving consort, it falls to the crown.

CLAIMS AGAINST ESTATES OF DECEASED PERSONS.

In British Columbia.—All claims should be sent in to the executor or administrator within one year after granting of probate or administration. Judgment debts have priority over ordinary debts.

In Manitoba.—Executors and administrators may pay any claims on such evidence as they may deem sufficient. It is usual to advertise for claims to be sent in, verified by affidavit.

In New Brunswick.—In administering estates no distinction exists between judgment debts and other debts; all rank alike.

In Newfoundland.—Executors and administrators are required to advertise for claims against the estate, duly attested, to be filed within such time as shall be fixed by the court, or one of the judges thereof.

In Nova Scotia.—Executors or administrators are required to advertise in the official Gazette, for all persons having claims against the estate to file the same within one year from the date of the advertisement, duly attested before the Judge or Registrar of Probate for the county or Justice of the Peace.

In Ontario.—Claims are enforced by action against the executor or administrator, who is appointed by or receives his letters probate or letters of administration from the

Surrogate Court of each county. No distinction exists between judgment debts and other debts; all are paid pari passu. Wage-earners are entitled to three months' wages in priority to other creditors.

In Quebec.—If there be no testamentary executor, and none has been appointed by the judge, the execution of the will devolves entirely upon the heir or the legatees who receive the succession, and claims against the estate should accordingly be made against them. Any service upon the heirs of a person deceased within the previous six months, may be made upon them collectively, without mentioning their names or residences, at the former domicile of the deceased.

THE SUCCESSION DUTY ACTS

Saskatchewan, 1909

The Act does not apply, as respects payment of duty, to any estate the value of which (after the allowances authorized) does not exceed $5,000, nor in respect of property passing by will or intestacy or otherwise, to or for the use of the father, mother, husband, wife, child, grandchild, daughter-in-law or son-in-law of the deceased or to any person or persons adopted before the age of twelve where the aggregate value of the property of the deceased does not exceed $25,000.

The Estate of any person who at the time of his death was domiciled in Saskatchewan, or who being domiciled elsewhere died leaving property in Saskatchewan, is subject to a succession duty.

Where the aggregate value exceeds $25,000, but does not exceed $100,000, the duty is 1½ per cent.; between $100,000 and $200,000, the duty is 2½ per cent.; and where the aggregate value is over $200,000 the duty is five per cent.

THE ALBERTA ACT is for all practical purposes the same as the Saskatchewan Act.

Prince Edward Island, 1894

The Act does not apply to any estate the value of which after payment of all debts and expenses does not exceed $3,000, nor to property given for religious, charitable or educational purposes within the province, nor to property given to blood relations where the value of the property does not exceed $10,000. Where the value of the property given to relations exceeds $10,000 it shall be subject to a duty of $1.50 for every $100 of the value. Where it exceeds $50,000 the whole property shall be subject to a duty of $2.50 for every $100 of the value. Where the property exceeds $3,000 the duty is $2.50 for every $100 of the value. And where the property is given to any stranger of the blood of the deceased and exceeds $3,000 then the duty is $7.50 for every $100 of the value.

THE SUCCESSION DUTY ACT.

R.S.O. (1897), CHAP. 24 AND AMENDMENTS THERETO.

This Act applies to the Estates of all persons dying after 1st July, 1892.

The word "property" includes real and personal property of every description and every estate or interest therein capable of being devised or bequeathed by will or of passing on the death of the owner to his heirs or personal representatives.

The word "child" shall be deemed to include any lawful child of the deceased or any lineal descendant of such child or any person or persons adopted before the age of twelve years by the deceased as his child or children or any infant to whom the deceased for not less than ten years immediately prior to his death stood in the acknowledged relationship of a parent or any lineal descendant of such adopted child as aforesaid born in lawful wedlock.

The phrase "aggregate value" means the value of the property after the debts, encumbrances or other allowances (set out in the act) are deducted therefrom and shall include property situate outside of the Province as well as within.

"Dutiable value" means the value of the property after the debts, encumbrances or other allowances are deducted therefrom.

In determining the dutiable value of any property the value shall be taken as at the date of the death of the deceased, and allowance shall be made for reasonable funeral expenses and for his debts and encumbrances, but an allowance shall not be made (*a*) for debts incurred by the deceased or encumbrances created by a disposition made by the deceased unless such debts or encumbrances were incurred or created *bona fide* for full consideration in money or money's worth wholly for the deceased's own use and benefit and take effect out of his interest. (*b*) For any debt in respect whereof there is a right to reimbursement from any other estate or person. (*c*) More than once for the same debt or encumbrance charged upon different portions of the estate.

No duty shall be leviable:—

(1) On any estate the aggregate value of which does not exceed $10,000. (2) On property devised or bequeathed for religious, charitable or educational purposes to be carried on by a corporation or persons domiciled within the Province of Ontario. (3) On property passing under a will intestacy or otherwise to or for the use of a father, mother, husband, wife, child, daughter-in-law or son-in-law of the deceased, where the aggregate value of the property as defined by this Act passing to the persons mentioned does not exceed $50,000.

Save as aforesaid the following property shall be subject to a succession duty:—

(*a*) All property situate within this Province and any interest therein or income therefrom, whether the deceased person owning or entitled thereto was domiciled in Ontario at the time of his death or was domiciled elsewhere, and all moveable or personal property locally situate out of this Province and any interest therein where the owner was domiciled in this Province at the time of his death, whether such property passes by will or intestacy.

(*b*) All property situate as aforesaid or any interest therein or income therefrom, which shall be voluntarily transferred by deed, grant, bargain, sale or gift made in contemplation of the death of the grantor, bargainor, vendor or donor, or made or intended to take effect in possession or enjoyment after such death to any person in trust or otherwise or by reason whereof any person shall become beneficially entitled in possession or expectancy to any property or the income thereof.

(*c*) Any property taken as a *donatio mortis causa* made by any person dying, on or after the 7th April, 1896, or taken under a disposition made by any person so dying purporting to operate as an immediate gift, during life, whether by transfer, delivery, declaration of trust, or otherwise which shall not have been *bona fide* made twelve months before death of deceased.

(*d*) Any property which a person dying on or after the 7th day of April, 1896, having been absolutely entitled thereto has caused or may cause to be transferred to or vested in himself, and any other person jointly whether by disposition or otherwise so that the beneficial interest therein or in some part thereof passes or accrues by survivorship on his death to such other person, including also any purchase or investment effected by the person who was absolutely entitled to the property either by himself alone or in concert or by arrangement with any other person.

(*e*) Any property passing under any past or future settlement including any trust whether in writing or otherwise, and whether for valuable consideration or not made by any person dying on or after 7th April, 1896, by deed or other instrument not taking effect as a will whereby any interest in such property or the proceeds thereof for life or any other period is reserved to the settlor, or whereby the settlor may have reserved the right to exercise any power to restore to himself the absolute interest in such property.

(*f*) Any annuity or other interest purchased or provided by any person dying on or after 7th April, 1896, either by himself alone or in concert with any other person to the extent of the beneficial interest arising by survivorship or otherwise on the death of the deceased.

(*g*) Any interest in dower or by the courtesy in any land of the person so dying to which the wife or husband of the deceased becomes entitled on the decease of such person.

Where the aggregate value of the deceased's property exceeds $50,000, and passes in manner aforesaid either in whole or in part to or for the benefit of the father, mother, husband, wife, child, son-in-law or daughter-in-law of the deceased, the same or so much thereof as so passes (as the case may be) shall be subject to a duty at the rate and on the scale as follows:—

(*a*) Where the said aggregate value exceeds $50,000 and does not exceed $75,000, 1 per cent.

(*b*) Exceeds $75,000 and does not exceed $100,000, 2 per cent.

(*c*) Exceeds $100,000 and does not exceed $150,000, 3 per cent.

(*d*) Exceeds $150,000 and does not exceed $200,000, 4 per cent.

(*e*) Exceeds $200,000, 5 per cent.

Provided where the value of any dutiable property exceeds $100,000 and the amount passing in manner aforesaid to any one person exceeds the amount hereinafter mentioned, a further duty shall be paid on the amount so passing in addition to the rates in the foregoing paragraph mentioned as follows:—

(*a*) Where the whole amount so passing to one person exceeds $100,000 and does not exceed $200,000, 1 per cent.
(*b*) Exceeds $200,000 and does not exceed $400,000, 1½ per cent.
(*c*) Exceeds $400,000 and does not exceed $600,000, 2 per cent.
(*d*) Exceeds $600,000 and does not exceed $800,000, 2½ per cent.
(*e*) Exceeds $800,000, 3 per cent.

Where the aggregate value of the property of the deceased exceeds $10,000, so much thereof as passes to or for the benefit of the grandfather or grandmother or any other lineal ancestor of the deceased, except the father and mother, or to any brother or sister of the deceased, or to any descendant of such brother or sister, or to a brother or sister of the father or mother of the deceased, or to any descendant of such last mentioned brother or sister shall be subject to a duty of $5 for every $100 of the value.

Provided that where the value of any dutiable property exceeds $50,000, and the amount passing in manner aforesaid to any one person mentioned in the next preceding subsection, except the father and mother, exceeds the amount hereinafter mentioned, a further duty shall be paid on the amount so passing in addition to the duty in the next preceding subsection mentioned as follows:—

(*a*) Where the whole amount so passing to one person exceeds $50,000 and does not exceed $100,000, 1 per cent.
(*b*) Exceeds $100,000 and does not exceed $150,000, 1½ per cent.
(*c*) Exceeds $150,000 and does not exceed $200,000, 2 per cent.
(*d*) Exceeds $200,000 and does not exceed $250,000, 2½ per cent.
(*e*) Exceeds $250,000 and does not exceed $300,000, 3 per cent.
(*f*) Exceeds $300,000 and does not exceed $350,000, 3½ per cent.
(*g*) Exceeds $350,000 and does not exceed $400,000, 4 per cent.
(*h*) Exceeds $400,000 and does not exceed $450,000, 4½ per cent.
(*i*) Exceeds $450,000, 5 per cent.

Where the aggregate value of the property of the deceased exceeds $10,000, and any part thereof passes to or for the benefit of any person in any other degree of collateral consanguinity to the deceased than is above described, or to or for the benefit of any stranger in blood to the deceased, save as hereinbefore provided for the same, shall be subject to a duty of $10 for every $100 of the value.

Any portion of an estate where the deceased at time of death is domiciled in Ontario, and which is brought into Ontario by executors or administrators to administer shall be liable to duty, but if any succession duty or tax has been paid thereon elsewhere than in Ontario, and such duty or tax so collected is greater than the duty payable in this Province no duty shall be payable thereon; but if the duty so paid elsewhere is less than the Ontario duty then the difference must be paid.

Where any duty or tax shall have been paid by the estate upon any moveable or personal property locally situate outside of Ontario or any interest therein, an allowance shall be made for any outside duty paid thereon; the difference, if any, between the outside and Ontario duty shall be likewise paid. Provided the above allowances and differences are only made with respect to any country, state or British Province or possession where a similar allowance is made for the duty or tax paid under this Act on property in Ontario passing on the death of any person domiciled in any such outside country.

Should an executor or administrator, in order to escape payment of Succession Duty, distribute any part of said estate without bringing the same into Ontario, such executor or administrator shall be liable, personally, to pay His Majesty the amount of duty as if such assets had been brought within Ontario, provided that this shall not apply to payments made to persons domiciled out of Ontario from assets situate without the Province.

No foreign executor or administrator shall assign or transfer any stocks or shares in Ontario standing in the name of a deceased person, or in trust for him, which are liable to pay Succession Duty until such duty is paid or security given therefore as provided, and any corporation allowing a transfer of any stocks or shares contrary to this provision shall be liable to pay the duty.

An executor or administrator applying for letters probate or administration to the estate of a deceased person shall, before the issue of such letters to him, make and file with the Surrogate Registrar a full and correct statement under oath, giving (*a*) full itemized inventory of all the property of the deceased and the market value thereof. (*b*) The several persons to whom the same will pass under the will or intestacy and the degree of relationship in which they stand to the deceased; and such executor or administrator shall, before the issue of such letters probate, deliver to the Surrogate Registrar a bond, in a penal sum equal to ten per cent. of the sworn value of such property liable to Succession Duty, executed by himself and two sureties to be approved of by the Registrar conditioned for the due payment of any duty to which the property may be found liable.

Should the Treasurer of Ontario be not satisfied with the value so sworn to or with the correctness of the Inventory, he shall direct the Sheriff of the County or City to make a valuation and appraise the said property, and provision is made for an appeal from such appraisement to the Surrogate Judge of the County within thirty days after making and filing such assessment. The duties imposed by the Act unless otherwise provided for shall be due and payable at the death of the deceased or within eighteen months thereafter. Should they not then be paid interest at 5 per cent. per annum from death of deceased shall be charged and collected, and same shall be a lien upon the property in respect to which they are payable until fully paid. Provision is made however as regards postponement of the duty payable on any future or contingent estates, income or interest, with the consent of the Provincial Treasurer in writing, until such estate, income or interest comes into possession. The Treasurer of the Province, on being satisfied that the full amount of Succession Duty has been or will be paid in respect of an estate or in part thereof shall, if required, give to the person accounting for the duty a certificate which shall discharge from any further claim the property shown by the certificate to form the estate.

An administrator, executor or trustee having in charge or trust any estate, legacy or property subject to duty shall deduct same therefrom or collect the duty thereon from the person entitled to such property, and shall not deliver any property subject to duty to any person until he has collected the duty thereon.

FACTS AND FIGURES FOR BUSINESS MEN

HOW TO BECOME WEALTHY

The way to wealth, says Franklin, is as plain as the way to market. It depends chiefly on two words—industry and frugality. It is not what a man earns, but what he saves that makes him rich.

From the following table it appears that if a person saves 2¾ cents per day from the time he is twenty-one till he is seventy, the total, with compound interest, will amount to $2,900, and a daily saving of 27½ cents reaches the important sum of $29,000. Save all you can in a prudent and systematic manner for a time of possible want, but act justly by paying your debts, and liberally by assisting those in need, and helping in a good cause.

A Table of Daily Savings at Compound Interest

Cents per Day.	Per Year.	In Ten Years.	Fifty Years.
2¾	$ 10	$ 130	$ 2,900
5¼	20	260	5,800
11	40	520	11,600
27½	100	1,300	29,000
55	200	2,600	58,000
1.10	400	5,200	116,000
1.37	500	6,500	145,000

CANADIAN RAILWAYS

The number of miles of steam railways in Canada in 1836-'46 amounted to only 16. In 1896 it had grown to 16,270, and in 1912 to 26,727, or (including all tracks and sidings), 34,629.

Ontario leads in mileage with 8,754; Quebec has 3,883; Saskatchewan, 3,754; Manitoba, 3,530; Alberta, 1,897; British Columbia, 1,854; New Brunswick, 1,545; Nova Scotia, 1,357; Prince Edward Island, 269; Yukon, 102.

The capital invested in Canadian steam railways amounts to $1,588,937,526.

The number of men employed, 141,000.

Total earnings, $219,403,752.79

Total operating expenses, $150,726,539.87.

Government Railways.—Canada has 1,483 miles of Government railways, the total cost of which on March 31st, 1912, reached $94,745,819. Number of passengers carried in 1911-'12, 3,416,553; freight, 4,536,599 tons.

The Seven Wonders of the Modern World.

Nearly one thousand scientists, representing every European, Canadian, and American school of advanced thought, were recently requested to participate by ballot in the selection of the seven greatest wonders of the modern world. The following list represents the consensus of opinion of the entire voting:

1. Wireless Telegraphy.
2. The Telephone.
3. The Aeroplane.
4. Radium.
5. Antiseptics and Antitoxins.
6. Spectrum Analysis.
7. X-Rays.

The Seven Wonders of the Ancient World.

1. Pyramids of Egypt.
2. Pharos of Alexandria.
3. Hanging Gardens of Babylon.
4. Temple of Diana at Ephesus.
5. Statue of Jupiter by Phideas.
6. Mausoleum of Artemisia.
7. Colossus of Rhodes.

Salaries of Government Officers of the Principal Countries of the World.

A comparison of the salaries of the principal executive and legislative officers of the United States Government with those of similar officers in other countries shows the former to be relatively small. The following tables of salaries paid by the different Governments are compiled from the latest authentic sources:

United States.

President	$75,000
Vice-President	12,000
Speaker of House of Representatives	12,000
Cabinet Officers	12,000
Senators	7,500
Representatives	7,500

Besides their salaries the members of Congress receive 20 cents per mile for traveling to and from the seat of Government.

French Republic.

President	$240,000
Speaker of Chamber of Deputies	14,000
Cabinet Officers	12,000
Members of Senate	1,800
Members of Chamber of Deputies	1,800

Russia.

Czar	$12,000,000
Minister of Foreign Affairs	15,288

Germany.

Emperor	$3,852,770
Minister of Foreign Affairs	23,000
Other Cabinet Officers	6,000

Members of the Reichstag (Parliament) receive 15 marks (=$3.) a day for such time as they are in session.

Great Britain.

King and Queen	$2,950,000
Prime Minister	50,000
Principal Cabinet Officers	25,000
Other Cabinet Officers	10,000

The members of Parliament receive no compensation, but in many cases they are supported by their constituents.

Italy.

King	$2,858,000
Prime Minister	22,000
Other Cabinet Officers	15,000

The members of Parliament receive no compensation, but have many perquisites, including free transportation on railroads, street cars, etc.

Canada.

Governor General	$50,000
Premier	12,000
Other Cabinet Officers	7,000
Members of Parliament	2,500

Australian Colonies.

Prime Ministers	$9,100
Other Cabinet Officers	8,000
Members of Parliament	1,500

Argentine Republic.

President	$36,000
Vice-President	18,000
Cabinet Officers	16,500
Members of Both Houses of Congress	12,000

PRODUCTIVE WEALTH OF CANADA

Approximate value produced annually by Canada's principal natural resources and by manufacturing is as follows: Field crops, $509,437,000; forest products, $161,093,000; minerals, $103,422,439; fisheries, $34,667,872. Value added to raw products for 1910 amounted to $1,165,995,639.

Fisheries.—Canada has the most extensive and best stocked commercial fishing waters in the world. The fishery area includes 5,000 miles of Atlantic and 7,000 miles of Pacific coast and 220,000 square miles of fresh water. Value of fishery production for year 1911-12 was $34,667,282.

The lobster fisheries of Canada are more extensive and more valuable than those of any other country of the world. Approximately 50,000,000 lobsters are caught in Canada annually, and nearly 20,000 men are employed—11,000 in actual fishing and 8,000 in canneries.

Manufacturing.—The value of Canada's manufactured products for 1910 amounted to $165,995,639.

Ontario leads Provinces in manufacturing, with 8,001 establishments; Quebec, 6,548; Nova Scotia, 1,480; New Brunswick, 1,158; British Columbia, 651; Prince Edward Island, 442; Manitoba, 439; Alberta, 290; and Saskatchewan, 173.

Montreal leads Canadian cities in manufacturing, with value of production, $166,296,972; increase of 168 per cent in 20 years; Toronto production, $154,306,948; increase of 234 per cent in 20 years; Hamilton production, $65,125,000; Winnipeg production, $32,694,000; Ottawa production, $20,954,000; Quebec production, $17,149,000.

PRACTICAL LAW AND BUSINESS POINTERS

Consulting Lawyer.—In minor matters it is better to lose your money than to rush into litigation, but in matters of any importance never act without the advice of good counsel. You would not think of trying to amputate your little finger without a surgeon's help. Much less should you run the risk of losing thousands of dollars through error which might be corrected by a little timely advice.

Bank Checks.—The acceptance of a bank check by a creditor is not an absolute but only presumptive or circumstantial evidence of payment of the drawer's debt.

A drawer of a bank check may stop payment of it before it is presented.

Distrain for Rent.—Rent may be distrained for the next day after it is due, provided that demand for payment is first made, and the rent distrainable.

Seizure may not be made before the rent is due even though the tenant may be intending to move out, nor may seizure be made in any of the Provinces before sunrise, nor after sunset, nor on Sunday, nor on a legal holiday, except by order of the court.

Where the household goods belong to the wife, and the husband rents the house, the goods are liable for the rent as long as they remain on the premises, but they could be moved out before the lease expires, if there was no rent due at the time.

In Quebec, a sub-tenant's goods are liable, if the lease prohibits sub-letting.

Exemptions.—In all the Provinces, a reasonable amount of property is exempt from seizure under execution, or distress for arrears of interest on mortgage, and in some Provinces from a landlord's distress warrant.

In the articles exempted debtor is entitled to make choice of which articles he wishes to retain.

In case the debtor died, or absconded, the family or widow are entitled to the same exemption from seizure, as the debtor, himself, would have been.

Wrongful Levy of Execution.—For wrongful levy on property, when an officer, under an execution, seizes the goods

of some other person than the defendant in the execution, the owner may maintain an action, and trespass is the usual remedy of the owner; but trover may be maintained in many cases and in some cases replevin will lie.

HUSBAND AND WIFE

Liability of Husband for Goods Sold to Wife.—When goods necessary and suitable to the position in life of a wife are sold to her, the jury will be justified in finding a verdict against the husband, if the husband authorized her either expressly or impliedly (e. g. by permitting it as a common practice), or if the husband himself neglected or refused to furnish her with such necessaries. This rule is subject to exceptions.

Wife Living Apart from her Husband.—A husband is not liable for necessaries furnished his wife when she lives separate from him under decree of court not requiring him to maintain her, and in some cases where she lives apart by agreement he is not liable.

Separate Maintenance.—Where the wife leaves her husband without sufficient cause, she will not be entitled to a decree for a separate maintenance.

When she leaves him with his consent and on account of his ill treatment, he is liable for the expense of a separate maintenance.

RIGHTS AND OBLIGATIONS OF PARENTS AND CHILDREN

In ancient domestic life the father ruled as absolute monarch over the family. So it is still in oriental countries. Christian civilization has greatly modified this and laws have been enacted that set forth the relation of parent and child, defining the duties and obligations of each.

RIGHTS OF PARENTS

1. As long as a child is under age and living at home he is subject to the control of his parents, who have all reasonable authority to enforce obedience. As long as a child is properly treated by the parents no one has a right to interfere nor to take away and retain a child against their wishes.

2. **Adopting a Child.**—When a child is adopted by another family its parents lose their claim upon it and the adopting persons take their place. A child cannot generally speaking be adopted without the consent of its parents.

A child over fourteen must himself in some Provinces consent to the adoption. The court has in all cases the right to consent to or refuse the adoption.

Application must, therefore, be made at the court and the judge will consider and pass upon it.

3. **Punishment.**—Parents have a right to punish their minor children, providing they are not guilty of cruelty. Brutality is severely punished by law as a crime. The punishment must be reasonable, leaving no bruises nor injuring the health of the child.

4. **Claims upon Earnings.**—While the child is a minor and living at home parents have a right to all his earnings. They cannot claim them of his employer if the child made the agreement. Parents, however, may free the child and allow him to collect and use his own wages. When this is done the parents cannot thereafter collect the child's wages.

5. **A Runaway Child.**—A child has no right to leave home without permission of the parents; if he is under 14 in boys, and 16 in girls, he can be brought back by force. Relations or others who would keep him can be forced by law to give him up unless it can be shown that it would be for the best interest of the child to allow him to remain with others.

OBLIGATIONS OF PARENTS

Obligation to support.—The law requires that parents shall support their minor children. A child having property

of his own does not relieve the parents from supporting him. They can, however, by applying to the court, get permission to use a part or all of the income or principal of the child's property for his support. Beyond this the parents have no claim upon or control over the child's property. This should be managed by a legally appointed guardian.

Parents are liable for necessities purchased by a minor living at home unless notice to the contrary has been given, but they are not liable for luxuries purchased by the minor.

CHILDREN'S RIGHTS AND OBLIGATIONS

A child can own property, over which the parents have no control, except the use of the income or principal of the same for the support of the child, as stated above.

If a child commits a premeditated crime, he is personally liable; parents can not be held responsible for crimes committed by their minor children. The parent, however, is liable for wrong acts of the child if it can be shown, (1) that the parent authorized them, or (2) that he approved them, or (3) that they were committed during and in connection with the child's employment. The law that governs the liability of a master for the acts of his servant governs the liability of the parent for the acts of the child.

Minors supporting themselves and not living at home may sue and recover for wages earned by them. Wages of minors may be garnisheed for payment of necessaries only.

FENCE LAWS

Fences are mostly regulated by statutes of the Province where located. There are certain laws, however, that are applicable to them generally.

Legal Fence.—The laws of the several Provinces provide what shall constitute a legal fence, which generally must be four feet six inches high, with sufficient boards or wire, or both, to turn cattle.

Damages.—As a general rule all premises should be properly inclosed before damages can be recovered from the owner of trespassing domestic animals for injury thereto, but any trespass on the lands of another is actionable.

Partition, or Division Fences.—The owners of adjacent

tracts of land, in most of the Provinces, are bound to erect and maintain one-half of a suitable fence along the line separating such tracts.

Repairs.—Each party is bound to look after his own part of the fence and keep it in good repair, and he must restrain his own stock from trespassing upon the lands of his neighbor.

Fence-Viewers, in some of the Provinces, are provided for by statute to determine the just share of each party liable to maintain a partition fence, and suitable methods are provided for enforcing their awards.

Railroads are required by statute in many Provinces to fence their tracts, and a failure to do so renders them liable for stock killed by reason of non-compliance with the statute.

Barb-wire fences should be so used and cared for as not to endanger persons and property, and the use of such fences imposes upon those who use them care reasonably proportionate to their danger.

Railroads using barb-wire fences must use due diligence in running their trains, not only to avoid killing stock, but to avoid precipitating them by fright against a fence to be mangled or bruised.

Contributory Negligence on the part of the owner of the stock may preclude him from recovering damages from the railroad company for such killing, mangling, or bruising. But, it has recently been decided, that not every neglect on the part of the owner to take precaution against such killing or injury, will deprive him of his right to recover damages therefor. For instance, it was held that the owner of land through which runs a railroad and a county road, who turns his horse on the latter road to graze, with a knowledge of the character and condition of a barbed wire fence erected by the railway company along the line of its right of way, is not thereby guilty of such contributory negligence as will preclude his right of recovery for injuries to his horse from its contact with the fence, through fright caused by the running of a train over the company's track.

TRESPASSING AND MISCHIEVOUS ANIMALS

Owners of domestic animals, such as cows, horses, sheep, hogs, poultry and dogs, must not permit them to stray upon the premises of others, or they will be liable in trespass for damages.

No Right to Kill or Injure.—But those upon whose premises such animals trespass are not justified in killing or injuring the animals, no matter how aggravating or repeated the acts of trespass may be, unless the animal killed is at the time attacking another animal and is killed to save the life of the latter.

Remedy Provided.—The persons injured by such trespassing have their remedy in an action at law for damages, and there are statutes providing for the taking up of such animals and holding them at the expense of their owner or impounding them as estrays.

Right to Drive Off Cattle.—A person finding cattle wrongfully upon his land, has the right to drive them off by any of the ordinary means which a prudent man would resort to, and may use a dog for that purpose, unless there is something in the size or habits of the dog, or in the mode of setting him on, or pursuing, which would negative the idea of ordinary care and prudence.

The Right to Distrain animals doing damage to one's property is recognized at common law and by statute. The person distraining is authorized to detain the animal in pledge for the payment of his damages. The owner of the property injured by the animal is bound to exercise ordinary care to prevent the damage, and the animal must be taken while on the land where the damage is done. For if it escapes or is driven off the land after being discovered doing damage, it cannot be distrained. Most of the Provinces provide for a summary appraisal of the damage done by the trespassing animals and their sale for the payment of the assessed damages.

Mischievous Animals.—The owner of a mischievous animal, known to him to be so, is responsible, when he permits him to go at large, for the damages he may do, and any one may justify the killing of a ferocious animal at large.

The owner of such an animal may be indicted for maintaining a common nuisance.

If a person enters the barn or pasture of another, and is injured by a vicious horse or bull, it must be shown that the owner used all reasonable means in the care of his animals for the safety of his employees and neighbors.

If a person enters the land of another, and is injured, he must show good cause for entering upon said land, and also prove ordinary caution, in going where cattle and horses were kept.

RESPONSIBILITY OF OWNING A DOG

A person has a right to keep a dog to guard his premises, but not to put him unconfined at the entrance of his house; because a person coming there on a social or business errand may be injured by him. But if the dog is chained, and a visitor incautiously goes so near him that he is bitten, he has no right of action against the owner.

Liable for Damage.—Owners of dogs must keep them from straying upon the public highway, or they will be responsible for any damage caused by their annoyance of travellers, scaring of children, barking after teams, etc.

If a dog strays upon the premises and kills or injures any other domestic animal, its owner is liable for damages.

Dangerous Dogs running at large may lawfully be killed when their ferocity is known to their owner, or in self-defence; and a rabid dog may be lawfully killed by anyone.

But a person is not justified in killing a dog merely because it barks around his house at night.

The owner of a vicious dog will not, as a general rule, be liable for the dog's biting a person unless it can be shown that the dog had previously exhibited a propensity to violence, and that the owner was acquainted with this propensity. This is the common law, but statutes have been passed making the owner or keeper of a dog liable in certain cases for any damage done by it whether the owner or keeper knew that it was vicious or not.

BREACH OF TRUST

Breach of trust is the willful misappropriation of personal property by one who has been intrusted with its possession in confidence.

As Distinguished from Theft.—The cases where personal property is taken by a person to whom it has been intrusted, and who converts it to his own use, present very nice discriminations of mere breaches of trust from theft.

If a person has property in goods, and a right to the possession of them, he cannot, in general, commit the crime of theft in taking them.

The courts generally lean toward construing the offense to be theft, and not merely a breach of trust, where the party gains possession by some false pretense, with the original intent to steal.

A bailee who fraudently converts the property intrusted to him to his own use is guilty not simply of a breach of trust, which is only a trespass, but of theft, which is a crime.

LEGAL GIFTS

Definition.—A gift is the voluntary and gratuitous transfer or conveyance of the right and possession of property by one person to another.

Names of Parties.—The giver of the property is called the donor, the receiver the donee.

Who May Make a Gift.—Any person competent to transact ordinary business may give whatever he owns to any other person.

Delivery to the donee is essential to a gift, and there must also be actual acceptance. It must be an actual delivery, so far as the subject is capable of delivery. If the thing be not capable of actual delivery, there must be some act equivalent to it; something sufficient to work an immediate change in the control of the property. In the absence of proof to the contrary the law presumes acceptance when the gift is manifestly for the benefit of the donor.

Looked Upon with Suspicion.—The law generally looks with some degree of suspicion upon gifts, and they are usually

considered to be fraudulent if creditors or others become sufferers thereby.

Retracting.—Where a gift has been executed by delivery of possession, it is not in the donor's power to retract it; but so long as the gift has not been completed by delivery of possession, it is not properly a gift, but a contract, and this a person cannot be compelled to perform but upon good and sufficient consideration.

A Gift Made in Prospect of Death may be revoked by the donor at any time during his life, though it be completed and executed by delivery and acceptance.

A Gift may be Annulled by the creditors of the donor, if he was insolvent at the time of the gift and it diminished the creditor's fund.

FINDER OF LOST PROPERTY

The general law on this subject is, that the finder of money or goods if he takes possession of the property, is to use all due means to discover the rightful owner; and if he appropriate the articles to his own use knowing the rightful owner, or having the means of finding him, he is held guilty of theft. Failing to find the rightful owner, after taking due means to do so, the finder of the lost articles is entitled to regard them as his own property. Some Provinces prescribe by statute the means to be taken by finders to advertise the property.

RULES GOVERNING THE FINDING OF LOST PROPERTY

1. The finder of lost property is the owner of it against all the world but the original owner. Thus, it is held that a stranger who finds lost money in a shop may retain it as against the shop owner; but the contrary has also been held, at least where the money or a purse was left on the counter.

Money Left on a Desk in a bank, provided for the use of its depositors, is not lost so as to entitle the finder to the same, as against the bank.

An Aerolite which buries itself in the ground is regarded as an accretion to the land, and belongs to the owner of the soil on which it falls.

2. The finder is always at liberty to leave untouched what he finds, and cannot be made accountable for any injury thereafter happening to it.

3. The finder may demand from the owner all his expenses necessarily incurred in keeping and preserving the property, and properly advertising and like charges for the owner's benefit.

4. If a reward be legally offered, specific and certain or capable of being made so by reference to a standard, the finder complying with the terms of the advertisement becomes entitled to such reward, and may sue for it.

5. If the finder of lost goods, or goods which are reasonably supposed by him to have been lost, appropriates them to his own use, really believing when he takes them that the owner cannot be found, it is not larceny; but if he takes them reasonably believing that the owner can be found and thus appropriates them it is larceny.

THE LAW OF SUBSCRIPTIONS

Subscription is the placing of a signature under a written or printed agreement. By such an act a person contracts, in writing, to pay a sum of money for a specific purpose; as a subscription to a charitable institution, a subscription for a book, etc.

Subscription Papers.—"The law on the subject of these subscription papers," says Parsons, "and of all voluntary promises of contribution, is substantially this: No such promises are binding unless something is paid for them, or unless some party for whose benefit they are made (and this party may be one or more of the subscribers), at the request, express or implied, of the promisor, and on the faith of the subscription, incurs actual expense or loss, or enters into valid contracts with other parties which will occasion expense or loss. As the objection to these promises, or the doubt about them, comes from the want of consideration, it may be removed by a seal to each name, or by one seal which is declared in the instrument to be the seal of each."

Book Subscriptions.—A person subscribing for a book is bound to take it when delivered by the agent, provided it corresponds with the sample copy shown him when the subscription was given. The agent or publisher may recover at law the price of the book should the subscriber refuse to take it when presented to him.

Newspapers and Other Periodicals.—There is no postal law regulating the transactions between publishers and subscribers. The ordinary rules of contract governs all relations between the parties concerned, and the postoffice has no part except to deliver the article, or return it when ordered to do so.

If the publisher of any paper or periodical sends his paper or magazine, the postmaster must deliver it, if the person to whom it is sent will take it. If he will not take it, the postmaster must notify the publisher.

If a person subscribes for a periodical for a given period, say one year, and the publisher sends it accordingly, the subscriber cannot terminate the contract by stopping his paper at any time during the year. But at the end of the year the subscriber may stop his paper even without paying the subscription due. He is under no legal obligation to take the paper another year. The fact that he has not paid for the expired year's subscription does not bind him to continue taking the paper. He can stop taking it at the end of the year and the publisher can sue for and collect his year's subscription only.

If at the end of the year the publisher continues to send his paper and the subscriber to receive it, the sending is the offer of another year's subscription at the sa price, and the receiving of the paper is an acceptance. The implied contract from such action is a renewal of the subscription; and the publisher can send the paper for the renewed term of one year and collect the subscription price for that year as well as the preceding.

If the publisher advertises terms of subscription, all parties taking the paper under these conditions will be held according to the conditions.

WHEN NAME SHOULD BE SIGNED IN FULL.

Persons should always sign their full name to deeds, mortgages, notes, and receipts; for, although one Christian name only is recognized in law, yet the writing out in full of one's "middle" name, as well as the first name, tends to prevent the name being mistaken for that of some other individual having similar initials. For instance, instead of John A. Jones, write John Albert Jones.

HOW A MARRIED WOMAN SHOULD SIGN HER NAME

A married woman should sign her own Christian name, instead of that of her husband, to legal and business documents. For example, Mrs. Smith should sign Mary Ellen Smith, instead of Mrs. John Smith.

HOW SIGNATURE OF PERSON WHO CANNOT WRITE SHOULD BE SIGNED

When a person who cannot write is required to sign a document, it should be done by having him make his mark. The signature should always be witnessed. Example:

his
Henry × Yates.
mark

Witness: William Henson.

Importance of Having Business Undertakings Written Down and Signed.

No business understanding or agreement of any moment should be entered into without its being written down in black and white and signed in the presence of a witness. You have then some data to go upon, and can right yourself, in case of necessity in a court of justice. Neglect of this precaution has cost many a business man a considerable amount of money. You often hear the expression "the man's word is as good as his bond," and the time has been when a verbal contract between two persons was regarded as binding. But the world has changed since then, and in order to be perfectly safe from loss or injury one must deal with everybody, so far as business is concerned, as though the matter would have to be passed upon in court. As for friends—well, business is business, and with them still greater precautions are needful.

THE POTENCY OF CREDIT

In credit modern finance lives, moves, and has its being. It is estimated that 90 per cent. of all business transactions are done on credit, and the currency used in the majority of cases composing the other ten per cent. is only credit in another form. Some people talk of credit as if it were merely the means by which one can buy and buy and pay by and by. But it is more than that. It is the medium through which the representatives of property or value may be exchanged.

The bank customer's note is in one sense only a slip of paper, but it represents all the property of the maker. Bonds represent the property, certificates of stock represent the capital of the company which issues them, and bank deposits stand for actual cash. Credit rests on confidence, which is simply a reflection of the existing conditions. When confidence prevails, credit expands easily—that is, the representatives of property and cash are readily interchanged. When confidence is shaken, credit contracts in proportion to the gravity of the cause, and interchanges become correspondingly difficult.

CRIMINAL LAW

The Criminal Law deals with the definition of crimes, with the procedure for the trial of persons suspected or accused of crime, and with the punishment of criminal offences. All offences against the law have been divided into two classes, viz., "*mala in se*" and "*mala prohibita*." Acts which are essentially illegal and acts which are "forbidden" by statute. Acts which are moral crimes, and acts which would not be criminal if not prohibited. The words "crime" and "indictable offence" are synonymous. There was formerly a distinction between "felonies" and "misdemeanors," but that distinction is now abolished.

The Criminal Law of England is the basis of the criminal law of the whole British Empire, with certain exceptions. The Scottish law is founded upon the Roman and the South

African upon the Roman-Dutch law. In Canada, India, Australia and New Zealand the bulk of the criminal law has been codified.

The Criminal Code of Canada is substantially the English Draft Code of 1880. It was first enacted by the Parliament of Canada in 1892. Since that date it has been amended in some of its details at nearly every session of Parliament. But the body of the law as enacted in 1892 remains practically unchanged. It constitutes the criminal law for the whole Dominion of Canada. The British North America Act says, "the criminal law, including the procedure in criminal matters, shall be under the exclusive legislative authority of the Parliament of Canada." The provincial legislatures are given the power to constitute courts of criminal jurisdiction; they have also the control of the administration of justice, and the power to make laws for the imposition of punishment by fine, penalty or imprisonment for enforcing any law of the province made in relation to any matter coming within any of the classes of subjects assigned to the provincial legislatures. The "civil remedy" for any act or omission is not suspended or affected by reason that such act or omission amounts to a criminal offence. A person who steals money or property may be sued by the owner for the value of the thing stolen, and may also be prosecuted for the theft. The conviction and punishment for the theft does not discharge the thief from his "civil liability" to make good the loss which another has sustained by reason of his crime. Where the act or omission constitutes an offence punishable on "summary conviction," or by "indictment," under two or more acts, the offender may be prosecuted and punished under either of any such acts, but he shall not be liable to be punished twice for the same offence.

The Code says that no person under the age of seven years shall be convicted of an offence, but a child between the ages of seven and fourteen may be convicted if it can be shown that such child possessed sufficient intelligence to know the nature and consequences of its conduct.

A well known principle of law is that "everyone is presumed to know the law," and "ignorance of the law is not an excuse" for any offence committed. If a person knowingly

does an act which is unlawful, he is presumed to know that the act was unlawful. His ignorance of the law will not excuse him. The courts are obliged to enforce this doctrine rigorously, because every criminal might escape punishment if he were allowed to set up as a defence the fact that he was ignorant of the law. Although ignorance of the law cannot excuse any person, yet the court cannot help looking into the state of mind of the party at the time he committed the act. For instance, if a person takes what he believes to be his own property, it is impossible to say that he was intentionally guilty of theft.

All rules and principles of the common law which render any circumstances a "justification" or excuse for any act, or a defence to any charge, still remain applicable,—to the same extent as before the passing of the Criminal Code. "Insanity" may be pleaded as a defence to a criminal prosecution. The Code says, "No person shall be convicted of an offence by reason of any act, done or omitted by him, when labouring under natural imbecility, or disease of the mind, to such an extent as to render him incapable of knowing that such an act or omission was wrong. But "everyone is presumed to be sane at the time of doing or omitting to do any act," until the contrary is shown.

Arrests.—Every person authorized to execute a lawful warrant issued by any court or justice of the peace is justified in executing such warrant. If the court had jurisdiction the irregularity of the warrant or other process will not make the act of the constable or officer executing it illegal. Even where the court has no jurisdiction the officer executing a warrant or process of such court will be protected from criminal liability if he acts in good faith believing that he is executing a valid process. If a constable by mistake arrests the wrong person believing that he is the person named in the warrant, he will be protected from criminal responsibility if he acted in good faith and on reasonable grounds. A peace officer may arrest, without a warrant, any person who on reasonable grounds he believes to have committed an offence, for which the offender may be arrested without a warrant. Every peace officer is justified in arresting without warrant any person whom he finds committing an offence.

Justification.—Everyone unlawfully assaulted, not having provoked such assault, "is justified in repelling force by force," if the force he uses is not meant to cause death, or grievous bodily harm, and is no more than is necessary for the purpose of self-defence. For example, if A strikes B, who tries to avoid further conflict, but A continues the attack with such violence that B, in reasonable fear of being killed, injures or kills A in order to save himself, B is justified.

Everyone is justified "in using force in defence of his own person," or that of anyone under his protection, from assault or insult, if he uses no more force than is necessary to prevent such assault or the repetition of it. Everyone who is in peaceable possession of any moveable property is justified in resisting the taking of such property by any "trespasser," or in retaking it from such trespasser provided he does no bodily harm to the trespasser. An "owner" is protected from criminal responsibility for "defending his possession of any moveable property," even against a person claiming by law to be entitled to the possession thereof, if he uses no more force than is necessary. Everyone who is in "peaceable possession of any dwelling house" is justified in using such force as may be necessary to prevent the forcible breaking into and entering of such dwelling, either by night or by day, by any person with the intent to commit any indictable offence therein. Everyone who is in peaceable possession of a dwelling house is justified in using such force as may be necessary to prevent the forcible breaking into and entering of such dwelling house by night, by any person, if he believes on reasonable grounds that such breaking and entering is with the intent to commit some criminal offence. Everyone who is in peaceable possession of any house or land is justified in using force to prevent any person from trespassing on such property.

Parents, guardians and teachers have a lawful right to use force by way of "correction" towards any child or pupil under their care, "provided such force is reasonable" under the circumstances.

Everyone who is authorized by law to use force under any circumstances is criminally responsible for any "excess of force" so used.

No one has the right to consent to the infliction of death upon himself. Another general principle of law is, that everyone is protected from criminal responsibility for any act done by him in obedience to a law made and enforced by those who for the time being are "de facto" in possession of the Sovereign power.

Everyone is guilty of an offence who does any "indecent" thing in any place to which the public have access; or who does such act with the intent of insulting any other person. Everyone is guilty of an indictable offence who seduces or has illicit connection with a girl of "previously chaste character" under the age of 16 years, but the burden of proof of the previous unchastity of the female is upon the accused. On an indictment for the seduction of a virtuous unmarried female, it was held that the question whether she consented and shared in the intercourse for the gratification of her lascivious propensities was proper to be considered, as well as the extent to which she was influenced by the acts or importunities of the accused. Where a person is accused of seduction and sets up the "previous unchastity" of the female as a defence, the burden of proof is upon the accused and the female is not required to prove that her conduct has been previously chaste. The law presumes that every woman is chaste until the contrary is shown, just as the law presumes everyone to be innocent of crime until proven guilty. A woman who has been guilty of unchaste conduct may subsequently become chaste in legal contemplation, and may be seduced a second time. Referring to the section of the code which says, 'Everyone who seduces or has illicit connection with any girl of previously chaste character above the age of 14 years and under the age of 16 years is guilty of an indictable offence," etc., it will be observed that the mere act of "illicit connection with a previously chaste girl between the ages of 14 and 16 years," is sufficient in itself to constitute the offence without proving that the accused actually seduced the girl. Therefore the defence on such a charge seems to be the production of proof that the girl did not possess a "previously chaste character." The word "seduced" when it is used with regard to the conduct of a man towards a woman has a precise and definite signification.

It is universally understood to mean an inducement of her on his part to surrender her chastity by means of some art, influence, promise, etc.

The offence consists in enticing the woman from the path of virtue, and obtaining her consent to illicit intercourse by means of promises made at the time. This applies more particularly to "seduction under promise of marriage." If she resists, but finally assents or yields, induced thereto by or in reliance upon the promise made, the offence is committed.

Self-Accusation.—No one ought to accuse himself except before God.

Insane Persons and others who are incapable of judging between right and wrong are usually absolved from criminal responsibility, though they may be liable civilly for damage done by their wrongful acts.

LAWS GOVERNING PUBLIC ROADS

GENERAL PRINCIPLES

1. To prevent collisions, and to secure safety and convenience of travelers meeting and passing each other upon the highway, a code of rules has been adopted which constitutes what is called the law of the road. These rules, originally established by custom, have, in many instances, been re-enacted and declared by statute, and are of general and uniform observance in all parts of the Dominion. In general, they apply to private ways, as well as public roads, and, indeed, extend to all places appropriated, either by law or in fact, for the purposes of travel.

2. **Public Roads** are those which are laid out and supported by officers entrusted with that power. Their care and control is regulated by the statutes of the different Provinces, and in detail will

not be referred to here, as they can be easily looked up by those who desire information so entirely local.

3. **Ownership.**—The soil and the land remain in the owner, who may put the land to any use, and derive from it any profit, not inconsistent with the rights of the public. If the road is at any time discontinued, the land reverts back to the owner.

4. **Liability.**—The repair of highways is usually imposed upon towns, and they are made liable by statute for all damages against persons or estates, from injuries received or happening in consequence of a neglect of duty on the part of the officers having the same in charge.

5. **The Primary** law of the road is that all persons using the same must exercise due care to prevent collisions and accidents. No one can claim damages for an injury mainly caused by his own negligence.

6. **Persons** traveling with carriages or vehicles of transportation, meeting on any public way, are required to turn their carriages or wagons to the right of the center of the road, so far as to permit such carriages or wagons to pass without interruption. Any unreasonable occupation of the public way, whether arising out of a refusal to turn out and allow a more rapid vehicle to pass, or from an unjustifiable occupancy of such a part of the road as to prevent others from passing, will render the party so trespassing liable for damages to any suffering injuries therefrom. A loaded vehicle must turn out, and allow those to pass who may reasonably and lawfully travel faster.

7. **Riders** are not governed by any fixed rules, but are required to use reasonable prudence at all times to prevent accidents. They need less room and can make quicker movements, and are, therefore, not under as well defined rules as vehicles.

8. **Pedestrians** have a right to use the carriage-way as well as the sidewalk, and drivers must exercise reasonable care to avoid injuring them, but a foot passenger in crossing the street of a city has no prior right of way over a passing vehicle; both are bound to act with prudence to avoid an accident, and it is as much the duty of the pedestrian to look out for passing vehicles as it is for the driver to see that he does not run over any one; nor does the rule requiring vehicles to keep to the right apply to carriages and foot passengers, for, as regards a foot passenger, a carriage may go on either side.

9. **Runaways.**—The owner of a runaway horse or horses, if negligent, or not exercising due care, is responsible for all damages that may occur. If a horse naturally quiet to ride and drive is frightened by a railroad train, steam thrasher or other causes not under the control of the rider or driver, and does any damage, or injures any person or persons, the owner is not responsible. If horses are known to be vicious, or sustain a runaway reputation, break loose or run away with their driver, or injure any person or persons, the owner is responsible, unless it can be shown that the horses were frightened by some obstacle which would naturally frighten a gentle or ordinarily quiet horse.

PETITION FOR LAYING OUT A ROAD

To the Commissioners of the Town of Plainfield, County of Will, State of Illinois.

Your petitioners, of the town of Plainfield, would respectfully represent that the public convenience and wants require that a road and highway should be laid out and constructed beginning at the northeast corner of George E. Smith's farm, in the town of Plainfield, and leading in a direct line south to the town of Lockport.

Your petitioners would therefore ask that your honors would view the premises and locate and construct said road and highway, according to the laws in such cases made and provided, as shown by the statutes of the State.

Signatures. *Signatures.*

PETITION FOR CHANGING A ROAD

To the Commissioners for the County of .....

The undersigned respectfully represent that the public road and highway from the house of J. H. Nolan, in the town of Oswego, passing the house of G. H. Faust, to the house of Charles Peterson, in the town of Oswego, is indirect, inconvenient and out of the way; wherefore, your petitioners request your honorable body to view the premises, straighten or new locate such road, and discontinue such parts of the present highway as may be useless, or make such alterations or improvements as shall appear to your honors necessary.

Signatures. *Signatures.*

AN ACT RESPECTING MOTOR VEHICLES.

3. Every person now owning or hereafter acquiring a motor vehicle shall, for every such vehicle owned by him, file in the office of the Municipal Commissioner a statement containing his name and address with a brief description of the vehicle so owned by him, including the name of the maker, factory number, style of vehicle and motor power, on a blank to be prepared by the said Municipal Commissioner for the purpose. 7-8 Ed. 7, c. 34, s. 3.

4. The fee to be paid upon the filing of such statement shall be as follows: Nothing for motor vehicles owned or operated by any municipality; two dollars for a motor cycle, and five dollars for any other motor vehicle, to be reduced to two dollars if the application is made between the first day of October and the first day of the following April.

(2) Upon the filing of such statement as aforesaid and payment of the proper fee, the said Municipal Commissioner shall register such motor vehicle in a book or index to be kept for that purpose, and assign to it a distinctive number. 1 Geo. 5, c. 28, s. 1.

5. The Municipal Commissioner shall forthwith issue and deliver to the owner of such motor vehicle a certificate of registration, together with a seal of aluminum, or other suitable metal, which shall have impressed thereon the words "Manitoba Licensed Motor," with the registration number and year of issue inserted therein, which seal shall at all times thereafter be conspicuously displayed on such motor vehicle by being rigidly affixed to the interior portion of the front part thereof.

(2) The Municipal Commissioner shall also issue and deliver to the owner of such motor vehicle at the time of the issue of the registration certificate as aforesaid two number plates having thereon the registration number of such motor vehicle, the abbreviated name of the Province and the year of issue. Such number plates shall be of a distinctly different color or shade for each year, to be designated and selected by the Municipal Commissioner, and there shall be at all

times a marked contrast between the color of the number plates and that of the numerals or letters thereon.

(3) The Municipal Commissioner may charge a fee of one dollar for each set of number plates issued pursuant to the provisions of this Act.

(4) In case of the loss of number plates or of a chauffeur's badge, a new pair of number plates or a new badge, of another number than that borne by the lost number plates or badge, as the case may be, may be obtained from the Municipal Commissioner upon satisfactory proof being adduced as to the loss of the said number plates or badge, as the case may be, and the payment of a fee of one dollar. 1 Geo. 5, c. 28, ss. 2, 14 (58), 17.

6. The certificate of registration shall contain the same words and number as the seal, and shall further contain the name of the owner of the vehicle registered, his address, the name of the maker of the said vehicle, the factory number, style and motive power. 7-8 Ed. 7, c. 34, s. 6; 10 Ed. 7, c. 39, s. 2.

8. Every certificate of registration may be renewed from year to year from the first day of April in any year upon application to the Municipal Commissioner and the payment of the fee required by this Act. 10 Ed. 7, c. 39, s. 4; 1 Geo. 5, c. 28, s. 3.

15. Every motor vehicle shall be equipped with adequate brakes sufficient to control such motor vehicle at all times, and also with suitable bell, gong, horn or other device, which shall be sounded whenever it shall be reasonably necessary to notify pedestrians or others of the approach of any such vehicle. 1 Geo. 5, c. 28, s. 7.

16. Every motor vehicle shall carry, during the period from sunset to one hour before sunrise, at least two lighted lamps, showing white lights visible at least two hundred feet in the direction toward which each motor vehicle is proceeding, or is headed if not in motion, and upon each of such lights shall be displayed in such manner as to be plainly visible when such lamps are lighted the license number of said motor vehicle, such figures to be of arabic numerals, not less than one inch in height; and there shall also be attached to the rear end of said motor vehicle a lighted lamp which shall

have in addition to a red lens at least one white lens so arranged as to cast a white light upon the license number of the motor vehicle, provided that motor cycles shall only be required to display one white light in the direction in which they are proceeding. 10 Ed. 7, c. 39, s. 8; 1 Geo. 5, c. 28, s. 6.

19. Any application for a license to operate motor vehicles as a chauffeur shall be made to the Municipal Commissioner, upon blank forms to be prepared under his authority. Every such application shall be accompanied by a fee of five dollars.

26. No male person under sixteen years of age, no female person under eighteen years of age, and no intoxicated person, shall drive or operate a motor vehicle upon any public street, highway, road, park, parkway or driveway. 7-8 Ed. 7, c. 34, s. 25.

28. No person not a resident of and actually domiciled in the Province shall operate, or permit to be operated, any motor vehicle, not registered under this Act, upon any of the highways of the Province for any greater period than thirty days, to be computed from the time such motor vehicle is brought into the Province. 7-8 Ed. 7, c. 34, s. 48.

31. No person shall operate a motor vehicle upon any public highway or street where the same passes through the closely built up portions of any city, town or village, at a greater speed than one mile in six minutes, nor at a greater speed than one mile in four minutes through the residential portions of any city, town or village, nor at a greater speed than one mile in three minutes in any other portion of any city, town or village, nor at a greater speed than one mile in ten minutes in turning or approaching a corner of an intersecting public highway or street in any city, town or village. 10 Ed. 7, c. 39, s. 13, *part*.

36. In rural municipalities, upon approaching a person walking in the roadway of a public highway, or a horse or horses, or other draft animals, being ridden or led or driven thereon, a person operating a motor vehicle shall, not less than two hundred yards from such person, slow down to speed not exceeding six miles an hour and take reasonable precaution to ensure the safety of such person or animals, and, in the case of horses or other draft animals, to prevent frightening same. 7-8 Ed. 7, c. 34, s. 29.

DIGEST OF AN ACT RESPECTING THE INSPECTION OF STEAM BOILERS.

Province of Manitoba.

9. The inspectors shall—

(*a*) inspect all steam boilers or steam generators within their respective districts before the same shall be used;

(*b*) once at least in each year subject all boilers to hydrostatic pressure. R.S.M. c. 160, s. 7, *part.*

10. The said inspectors shall satisfy themselves by a thorough examination inside and outside and by a hammer test after the hydrostatic pressure—

(*a*) that the boilers being inspected are well made, of good and suitable material;

(*b*) that the opening for the passage of water and steam respectively and all pipes and tubes exposed to heat are of proper dimensions and free from obstructions;

(*c*) that the flues are circular in form;

(*d*) that the friction (fire line) of the furnace is at least two inches below the prescribed minimum water line of the boilers;

(*e*) that the arrangements for delivering the feed water are such that the boilers cannot be injured thereby;

(*f*) that the boilers and their steam connections may be safely employed without peril to life;

(*g*) that the safety valves are of suitable dimensions, sufficient in number and properly arranged;

(*h*) that the safety valve weights and springs are properly adjusted so as to allow no greater pressure in the boilers than the amount prescribed by the inspection certificate;

(*i*) that every boiler is provided with a lock pop safety valve of approved make, with openings for the discharge of steam on the side thereof, and provided with a cap covering the adjusting nut and set-screw in such a manner that it can be efficiently sealed by the inspector;

(*j*) that there is a sufficient number of gauge cocks and a properly inserted fusible plug in the flue or crown sheet so

as to fuse by the heat of the furnace whenever the water in the boiler falls below its prescribed limits;

(*k*) that there are adequate and certain provisions for an ample supply of water to feed the boilers at all times so that in high pressure boilers the water shall not be less than four inches above the top of the flues in horizontal boilers and four inches above crown or flue sheet in upright boilers;

(*l*) that means for blowing out are provided so that the mud and sediment may be removed while the boiler is under pressure of steam. R.S.M. c. 160, s. 7, *part;* 10 Ed. 7, c. 68, s. 1.

11. In addition to the annual inspection, it shall be the duty of each inspector to examine at any time, when in his opinion such examination shall become necessary, all such boilers within his district as shall become unsafe from any cause, and to notify the owner or person using such boilers of any defect and what repairs are necessary in order to render them safe. R.S.M. c. 160, s. 7, *part.*

12. In subjecting to hydrostatic tests, boilers usually designated as high pressure, the inspector shall assume one hundred and twenty-five pounds to the square inch as the maximum pressure allowable as a working pressure for new boilers of forty-two inches in diameter, made in the best manner of plates one-fourth of an inch thick of good materials. R.S.M. c. 160, s. 8.

13. The inspector shall, however, rate the working power of all high pressure boilers according to their strength compared with this standard. R.S.M. c. 160, s. 9.

14. Should the inspector be of the opinion that any boiler, by reason of its construction or material, will not safely allow so high a working pressure as herein provided, he may, for reasons to be stated specially in his certificate, fix the pressure of such boiler at less than three-fourths of the test pressure. R.S.M. c. 160, s. 11.

18. Every boiler shall also be provided with two reliable steam gauges unless the inspector shall expressly certify the same to be unnecessary. R.S.M. c. 160, s. 17.

19. It shall be the duty of the owner, manager or operator of a boiler to allow the inspector free access to the same, and to furnish water and fill boiler and remove jacket or covering

when directed by the inspector to enable him to make test; and it shall be the duty of the engineer operating the same to assist the inspector in his examination, and to point out any defect that he may know or believe to exist in the boiler or machinery in his charge.

(2) The owner of a portable boiler shall inform the boiler inspector of his district where the boiler is located on or before the first day of May in each year. R.S.M. c. 160, s. 18, *part;* 9 Ed. 7, c. 68, s. 4, *part.*

20. Inspectors shall have the right, at all reasonable hours, to examine boilers in course of construction or repair and to refuse to grant a certificate for any boiler found defective according to the provisions of this Act or of which such examination has been refused. R.S.M. c. 160, s. 26.

22. Any boiler not inspected, or which, on inspection, has been condemned by the inspector, shall have affixed and sealed thereto by the said inspector an official tag, prohibiting the use of said boiler. 9 Ed. 7, c. 68, s. 4, *part.*

29. Any person operating a boiler, as well as the lessee or owner thereof in case the same is being operated with his consent, without there being an unexpired certificate of inspection thereof, shall, unless the absence of the certificate is due to neglect or default of an inspector, be liable to a penalty of five dollars a day for each day that he shall operate such uncertificated boiler. R.S.M. c. 160, s. 25.

31. It shall be the duty of the person operating or owning any boiler pronounced by the inspector unsafe to cease to use the same until such repairs as are indicated by the inspector are made, and in case of failure to comply with the requirements of the inspector, the person owning, as well as the person operating, any such boiler shall be liable to a fine not exceeding one hundred dollars and shall also be liable for any damages to person and property resulting therefrom. R.S.M. c. 160, s. 15.

AN ACT RESPECTING THE TAXATION OF THE UNEARNED INCREMENT ON LAND.

(*Assented to October* 25, 1913.)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. This Act may be cited as the "*Unearned Increment Tax Act.*"

2. The expressions defined in section 2 of *The Land Titles Act* shall have in this Act the same meanings as are by the said section assigned to them.

3. There shall be payable upon the registration under *The Land Titles Act* of any transfer of land a tax of five per cent. on the increased value of the said land over and above the value thereof according to the last preceding value for the purposes of this Act, excluding in all cases the cost of improvements or of development work actually made or done upon or in connection with the said land.

(2) No tax shall be payable under this Act upon the registration of any grant from the Crown, or of any transmission of the land of a deceased person or upon any transfer from the executors or administrators of any such person to the devisee or devisees of such land or to the persons entitled thereto upon a distribution of the estate and any value ascertained upon the registration of any such transmission or transfer shall not be deemed to be a value ascertained for the purpose of this Act.

(3) No tax shall be payable under this Act in respect to the transfer of any unsubdivided land of which at least ten per cent. was under cultivation and which was actually and *bona fide* used by the transferor for agricultural purposes during twelve months immediately preceding the transaction which results in the making of the transfer, except to the extent of the excess area of land beyond 640 acres in which the transferor was beneficially interested immediately before the transaction which results in the making of the transfer and to the extent of the excess value of the land transferred beyond the sum of $50.00 per acre without improvements.

(4) The value ascertained for the purpose of any transfer of land exempt from taxation under the last preceding clause shall be deemed to be a value ascertained for the purpose of this Act.

4. For the purpose of ascertaining the first taxable value for the purposes of this Act in respect of any interest in land created before the passing thereof, the last value for the purposes of this Act shall be deemed to be—

(*a*) $15.00 per acre in the case of any land not at the date of the passing of this Act within any incorporated city, town or village;

(*b*) The assessed value of any land within any incorporated city, town or village according to the last revised assessment roll for the year 1913, if such land is assessed upon such roll or if not then such value as may be made to appear to the registrar of land titles to be just;

(*c*) Provided that if it is made to appear to the satisfaction of the Registrar that the person liable to pay any tax payable hereunder has before the passing of this Act bought or agreed to buy the land in respect of which such tax is payable at a price greater than the last value as hereinbefore ascertained, the price paid or agreed to be paid upon such purchase shall be deemed to be the last value for the purposes of this subsection;

(*d*) And provided further that if within one year from the passing of this Act the owner of any land not within the limits of an incorporated city, town or village makes it appear to the Registrar that at the time of the passing of this Act the value of such land exceeded $15.00 per acre, the Registrar shall cause the value of the said land to be ascertained and the value certified by him shall be deemed to be the value for the purposes of this subsection.

(2) For the purpose of ascertaining the first taxable value of any interest in land created after the passing of this Act, the last value shall be taken to be the value ascertained at

the date of the creation of the interest, if any, or if no value was then ascertained, the last value shall be taken to be zero.

5. The secretary-treasurer of every incorporated city, town and village shall forthwith upon the assessment roll for such city, town or village being finally revised for the year 1913 send to the registrar of land titles for the district in which such city, town or village lies, a copy of such roll duly certified by him under the seal of the corporation.

(2) Upon the receipt by him of such assessment rolls, the registrar of land titles shall note upon every certificate of title covering lands included therein the value of such lands as shown upon such roll.

6. No transfer of land shall be registered until after the payment of any tax payable hereunder.

7. Unless otherwise agreed upon between the parties, any tax payable hereunder shall be payable by the transferor or, in the case of the first transfer after the date of the passing hereof, shall be payable by the person beneficially entitled to the land at the said date.

(2) If any tax payable hereunder is paid by any person other than the person liable for the payment thereof, it shall be recoverable from the person so liable in an action at the suit of the person by whom it was paid into any court of competent jurisdiction as a debt due to such person.

8. Where part only of the land included in the last valuation is transferred the amount of the tax payable shall be ascertained by determining the unit value of the whole of the said land (namely, the value per square foot or per acre or as the case may be) according to the last preceding valuation, and the value according to the valuation of the same unit at the date of such transfer unless it is made to appear to the registrar upon oath that such ascertainment of the tax would be unfair or impracticable by reason of the variation in the quality or situation of the land, or other similar cause, and in such case the registrar shall decide the mode of ascertaining and the amount of the tax.

9. The Lieutenant-Governor in Council may from time to time make such regulations and provide such forms not inconsistent with this Act as may be necessary or advisable for the efficient and equitable operation of the same.

AMENDMENTS TO THE LAND TITLES ACT RELATING TO THE UNEARNED INCREMENT TAX.

The Land Titles Act, being chapter 24 of the Statutes of Alberta, 1906, and amendments thereto, is amended as follows:

1. Section 117, subsection 2: By repealing the same and substituting therefor the following:

"2. The value of land and improvements for the purpose of this Act and of *The Unearned Increment Tax Act* shall be ascertained by the oaths or affirmations of the transferor and transferee of such land or of such other person or persons on behalf of either or both of them as the registrar believes to be acquainted with the value of the land and whose oath or affirmation he is willing to accept.

"3. Such oaths or affirmations may be in Form II. in the Schedule to this Act, and shall be necessary in all cases where any new duplicate certificate of title is required to be issued whether or not any fees are payable in respect to such land under the provisions of this section or of *The Unearned Increment Tax Act.*

"4. If the value of the land or of the improvements as set out in the affidavit sworn by or on behalf of the transferor and transferee respectively are not the same or if for any other reason the valuations are unsatisfactory to the registrar he shall cause a valuation to be made by an inspector of transfers and such valuation shall be taken to be the value of such land or improvements and shall bind the parties to the transfer."

2. By adding after section 117 the following new section:

"117*a*. The Lieutenant-Governor in Council may appoint one or more inspectors of transfers and it shall be the duty of such inspectors to investigate such valuations as the registrars of land titles may require and report thereon, and to perform such other duties as the Lieutenant-Governor in Council may from time to time assign to them."

3. Section 124: By adding thereto the following subsection:

"(8) For every violation of the preceding subsection the offender shall be guilty of an offence and on summary conviction shall be liable to a fine of not less than $50.00 and not more than $100.00 and costs for each lot sold under agreement for sale or otherwise."

4. By adding to the Schedule hereto the following form:

"FORM II, SECTION 117.

Canada,
Province of Alberta.

"I, (*name in full, no initials*) of (*residence*), (*occupation*), make oath and say:

"1. I am the transferor (*or* transferee, *or* agent, of the transferor, *or*, *and*, transferee) in the within (*or* above) transfer mentioned and I know the land above (*or* within) described.

"2. The improvements upon the said lands consist of the following and are of the fair value set out opposite each:

Building used as a.....$.....
Building used as a.....$.....
Building used as a.....$.....
(*setting out every building*)
..... of fencing .....
(*stating length*)
Clearing ..... acres.....
Breaking ..... acres.....
Crops now upon the land.....acres.....
Garden improvement ....
Well . ...
Other improvements ....
(*describing them*)
Total . . .. $.....

"3. The land alone, without improvements, is of the fair value of.....dollars, the total value of the lands, with the improvements, being at the date hereof .....dollars.

"4. I know the circumstances of the above (*or* within) transfer and the consideration named therein is the true consideration passing between the parties.

"Sworn before me at the City of.....
in the Province of Alberta, this.....
day of....., A.D. 1913.

.....
A Commissioner, etc."

To Find the Weight of Live Stock by Measurement

The only instrument necessary is a measure with feet and inch marks upon it. The girth is the circumference of the animal just behind the shoulder blades. The length is the distance from the shoulder blades. The superficial feet are obtained by multiplying the girth and length. The following table contains the rule to ascertain the weight of the animal:

If less than one foot in girth, multiply superficial feet by eight.

If less than three and more than one, multiply superficial feet by eleven.

If less than five and more than three, multiply superficial feet by sixteen.

If less than seven and more than five, multiply superficial feet by twenty-three.

If less than nine and more than seven, multiply superficial feet by thirty-three.

If less than eleven and more than nine, multiply superficial feet by forty-two.

EXAMPLE: Suppose the girth of a bullock to be six feet three inches; length five feet six inches; the superficial area will then be thirty-four, and, in accordance with the preceding table, the weight will be seven hundred and eighty-two pounds.

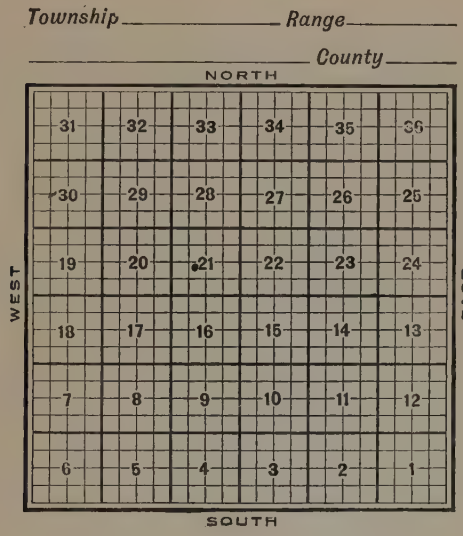
EXAMPLE: Suppose a pig to measure in girth two feet, and length one foot and nine inches. There would then be 3½ feet, which, multiplied by eleven, gives 38½ pounds as the weight of the animal when dressed. In this way, the weight of the four quarters can be substantially ascertained during life.

Measurement of Land

If the field be a square or parallelogram, multiply the length in rods by the width in rods, and divide by 160, the number of square rods in an acre. If the field is triangular, multiply the length of the longest side in rods by the greatest width in rods, and divide half the product by 160. If the field be of irregular shape, divide it into triangles, and find the acreage of each triangle as above. All straight-sided fields can be thus measured. Where the sides are crooked and irregular, take the length in rods in a number of places at equal distances apart, add them, and divide by the number of measurements, which will give the mean length; proceed similarly with the width, multiply the mean length by the mean width, and divide by 160. Where the field is in a circle, find the diameter in rods, multiply the square of the diameter by 7.854, and divide by 160.

To Lay Out an Acre in Rectangular Form.—An acre of land contains 160 square rods, or 43,560 square feet. Hence, to lay out an acre at right angles (square corners), when one side is known, divide the units in the square contents by the units of

the same kind in the length of the known side. Thus: if the known side be 4 rods, divide 160 by 4, and the quotient, 40, will be the depth of the acre-plot. If the length of the known side be 90 feet, divide 43,560 by 90, and the quotient, 48, will be the depth of an acre-plot.



Measurement of an Acre Plot

Either of the following measures include an acre plot:

3 by 53 1-8 rods.	7 by 22 6-7 rods.	10 by 16 rods.
4 by 40 "	8 by 20 "	11 by 14 6-11 "
5 by 32 "	9 by 17 7-8 "	12 by 13 1-3 "
6 by 26 2-3 "		

12 rods 10 feet and 8½ inches square make an acre.

Square Feet and Feet Square in Fractions of an Acre.

Fraction of an acre	Square feet.	Feet square.	Fraction of an acre.	Square feet.	Feet square.
1-16	2722½	52⅛	½	21780	147½
1-8	5445	73⅝	1	43560	208¼
1-4	10890	104½	2	87120	295¼
1-3	14520	120¼			

Amount of Barbed Wire Required for Fences

Estimated number of pounds of Barbed Wire required to fence space or distances mentioned, with one, two or three lines of wire, based upon each pound of wire measuring one rod (16½ feet).

	1 Line.	2 Lines.	3 Lines.
1 Square acre	50⅔ lbs.	101¼ lbs.	152 lbs.
1 Side of a square acre	12⅔ lbs.	25¼ lbs.	38 lbs.
1 Square half acre	36 lbs.	72 lbs.	108 lbs.
1 Square mile	1280 lbs.	2560 lbs.	3840 lbs.
1 Side of a square mile	320 lbs.	640 lbs.	960 lbs.
1 Rod in length	1 lbs.	2 lbs.	3 lbs.
100 Rods in length	100 lbs.	200 lbs.	300 lbs.
100 Feet in length	6 1-16 lbs.	12⅛ lbs.	18 3-16 lbs.

Legal Weights and Measures in Canada.

The legal weights and measures of Canada are the Imperial yard, Imperial pound avoirdupois, Imperial gallon (of 277.27384 cubic inches), and the Imperial bushel. The Imperial gallon is equal to 4.54174 litres, while the wine gallon, used in the United States, is equal to 3.785 litres.

By Sec. 337 of Chap. 85 of Revised Statutes of Canada, 1906, it is provided: That in contracts for sale and delivery of any of the undermentioned articles, the bushel should be determined by weighing, unless a bushel by measure be specially agreed upon, the weight equivalent to a bushel being as follows:

Wheat, 60 lbs. Indian corn, 56 lbs. Rye, 56 lbs. Pease, 60 lbs. Barley, 48 lbs. Malt, 36 lbs. Oats, 34 lbs. Beans, 60 lbs. Flax seed, 56 lbs. Hemp, 44 lbs. Blue grass seed, 14 lbs. Lime, 70 lbs. Castor beans, 40 lbs. Potatoes, 60 lbs. Turnips, 60 lbs. Carrots, 60 lbs. Parsnips, 60 lbs. Beets, 60 lbs. Onions, 50 lbs. Bituminous coal, 70 lbs. Clover seed, 60 lbs. Timothy, 48 lbs. Buckwheat, 48 lbs.

By. Sec. 19, Chap. 52 of the Revised Statutes of Canada, 1906, the British hundredweight of 112 pounds, and the ton of 2,240 pounds were abolished, and the hundredweight was declared to be 100 pounds, and the ton 2,000 pounds avoirdupois, thus assimilating the weights of Canada and the United States.

By recent Acts it is ordered that for apples the barrel shall be 96 quarts. Size, length, 26¼ inches between head (inside measure); diameter (head), 17 inches; middle diameter, 18½ inches. Boxes, 11x10x20 inches containing 2,200 cubic inches.

Area and Weight of Tile

The following table shows the area and the weight of the different sized tile:

Size.	Weight.	Area.	Size.	Weight.	Area.
3 in.	5 lbs. ea.	8½ sq. in.	7 in.	15 lbs. ea.	41 sq. in.
3½ "	6 "	9½ "	8 "	18 "	53½ "
4 "	7 "	14 "	9 "	21 "	67 "
5 "	10 "	21½ "	10 "	24 "	80½ "
6 "	12 "	30½ "	12 "	28 "	113 "

The Carrying Capacity of Tile

GALLONS PER MINUTE

Size of Tile.	Fall per 100 Feet.						
	1 in.	3 in.	6 in.	9 in.	12 in.	24 in.	36 in.
3-inch	13	23	32	40	46	64	79
4-inch	27	47	66	81	93	131	163
6-inch	75	129	183	224	258	364	450
8-inch	153	265	375	460	529	750	923
9-inch	205	355	593	617	711	1006	1240
10-inch	267	463	655	803	926	1310	1613
12-inch	422	730	1033	1273	1468	2076	2551

A large tile will carry more water according to its size than a small one. This is because there is less surface on the inside of the large tile compared with the size of stream, and therefore less friction. More water will flow through a straight tile than a crooked one having the same diameter.

EXAMPLE: A nine-inch tile at 6 inches fall to the 100 feet will flow 593 gals. per minute.

How to Use the Hog and Cattle Table

CATTLE.

What will be the cost of 1,170 lbs. of cattle at $4.25 per hundredweight?

1,100 @ $4.25 = $46.75
70 @ 4.25 = 2.98

Answer—$49.73

HOGS.

What will be the cost of 2,750 lbs. of hogs at $3.75 per hundredweight?

2,700 @ $3.75 = $101.25
50 @ 3.75 = 1.88

Answer—$103.13

Hog and Cattle Table

The middle column gives the number of pounds and the top of each column the price per pound or hundred weight.

5c	10	2.50	2.75	3.00	3.25	Weight.	3.50	3.75	4.00	4.25	4.50
.00	.00	.08	.08	.09	.10	3	.11	.11	.12	.13	.14
.00	.01	.13	.14	.15	.16	5	.18	.19	.20	.21	.23
.01	.01	.25	.28	.30	.33	10	.35	.38	.40	.43	.45
.01	.02	.38	.41	.45	.49	15	.53	.56	.60	.64	.68
.01	.02	.50	.55	.60	.65	20	.70	.75	.80	.85	.90
.01	.03	.63	.69	.75	.81	25	.88	.94	1.00	1.06	1.13
.02	.03	.75	.83	.90	.98	30	1.05	1.13	1.20	1.28	1.35
.02	.04	.88	.96	1.05	1.14	35	1.23	1.31	1.40	1.49	1.58
.02	.04	1.00	1.10	1.20	1.30	40	1.40	1.50	1.60	1.70	1.80
.02	.05	1.13	1.24	1.35	1.46	45	1.58	1.69	1.80	1.91	2.03
.03	.05	1.25	1.38	1.50	1.63	50	1.75	1.88	2.00	2.13	2.25
.03	.06	1.38	1.51	1.65	1.79	55	1.93	2.06	2.20	2.34	2.48
.03	.06	1.50	1.65	1.80	1.95	60	2.10	2.25	2.40	2.55	2.70
.03	.07	1.63	1.79	1.95	2.11	65	2.28	2.44	2.60	2.76	2.93
.04	.07	1.75	1.93	2.10	2.28	70	2.45	2.63	2.80	2.98	3.15
.04	.08	1.88	2.06	2.25	2.44	75	2.63	2.81	3.00	3.19	3.38
.04	.08	2.00	2.20	2.40	2.60	80	2.80	3.00	3.20	3.40	3.60
.04	.09	2.13	2.34	2.55	2.76	85	2.98	3.19	3.40	3.61	3.83
.05	.09	2.25	2.48	2.70	2.92	90	3.15	3.38	3.60	3.83	4.05
.05	.10	2.38	2.61	2.85	3.08	95	3.33	3.56	3.80	4.04	4.28
.05	.10	2.50	2.75	3.00	3.25	100	3.50	3.75	4.00	4.25	4.50
.10	.20	5.00	5.50	6.00	6.50	200	7.00	7.50	8.00	8.50	9.00
.15	.30	7.50	8.25	9.00	9.75	300	10.50	11.25	12.00	12.75	13.50
.20	.40	10.00	11.00	12.00	13.00	400	14.00	15.00	16.00	17.00	18.00
.25	.50	12.50	13.75	15.00	16.25	500	17.50	18.75	20.00	21.25	22.50
.30	.60	15.00	16.50	18.00	19.50	600	21.00	22.50	24.00	25.50	27.00
.35	.70	17.50	19.25	21.00	22.75	700	24.50	26.25	28.00	29.75	31.50
.40	.80	20.00	22.00	24.00	26.00	800	28.00	30.00	32.00	34.00	36.00
.45	.90	22.50	24.75	27.00	29.25	900	31.50	33.75	36.00	38.25	40.50
.50	1.00	25.00	27.50	30.00	32.50	1000	35.00	37.50	40.00	42.50	45.00
.55	1.10	27.50	30.25	33.00	35.75	1100	38.50	41.25	44.00	46.75	49.50
.60	1.20	30.00	33.00	36.00	39.00	1200	42.00	45.00	48.00	51.00	54.00
.65	1.30	32.50	35.75	39.00	42.25	1300	45.50	48.75	52.00	55.25	58.50
.70	1.40	35.00	38.50	42.00	45.50	1400	49.00	52.50	56.00	59.50	63.00
.75	1.50	37.50	41.25	45.00	48.75	1500	52.50	56.25	60.00	63.75	67.50
.80	1.60	40.00	44.00	48.00	52.00	1600	56.00	60.00	64.00	68.00	72.00
.85	1.70	42.50	46.75	51.00	55.25	1700	59.50	63.75	68.00	72.25	76.50
.90	1.80	45.00	49.50	54.00	58.50	1800	63.00	67.50	72.00	76.50	81.00
.95	1.90	47.50	52.25	57.00	61.75	1900	66.50	71.25	76.00	80.75	85.50
1.00	2.00	50.00	55.00	60.00	65.00	2000	70.00	75.00	80.00	85.00	90.00
1.05	2.10	52.50	57.75	63.00	68.25	2100	73.50	78.75	84.00	89.25	94.50
1.10	2.20	55.00	60.50	66.00	71.50	2200	77.00	82.50	88.00	93.50	99.00
1.15	2.30	57.50	63.25	69.00	74.75	2300	80.50	86.25	92.00	97.75	103.50
1.20	2.40	60.00	66.00	72.00	78.00	2400	84.00	90.00	96.00	102.00	108.00
1.25	2.50	62.50	68.75	75.00	81.25	2500	87.50	93.75	100.00	106.25	112.50
1.30	2.60	65.00	71.50	78.00	84.50	2600	91.00	97.50	104.00	110.50	117.00
1.35	2.70	67.50	74.25	81.00	87.75	2700	94.50	101.25	108.00	114.75	121.50
1.40	2.80	70.00	77.00	84.00	91.00	2800	98.00	105.00	112.00	119.00	126.00
1.45	2.90	72.50	79.75	87.00	94.25	2900	101.50	108.75	116.00	123.25	130.50
1.50	3.00	75.00	82.50	90.00	97.50	3000	105.00	112.50	120.00	127.50	135.00
1.55	3.10	77.50	85.25	93.00	100.75	3100	108.50	116.25	124.00	131.75	139.50
1.60	3.20	80.00	88.00	96.00	104.00	3200	112.00	120.00	128.00	136.00	144.00
1.65	3.30	82.50	90.75	99.00	107.25	3300	115.50	123.75	132.00	140.25	148.50
1.70	3.40	85.00	93.50	102.00	110.50	3400	119.00	127.50	136.00	144.50	153.00
1.75	3.50	87.50	96.25	105.00	113.75	3500	122.50	131.25	140.00	148.75	157.50
1.80	3.60	90.00	99.00	108.00	117.00	3600	126.00	135.00	144.00	153.00	162.00
1.85	3.70	92.50	101.75	111.00	120.25	3700	129.50	138.75	148.00	157.25	166.50
1.90	3.80	95.00	104.50	114.00	123.50	3800	133.00	142.50	152.00	161.50	171.00
1.95	3.90	97.50	107.25	117.00	126.75	3900	136.50	146.25	156.00	165.75	175.50
2.00	4.00	100.00	110.00	120.00	130.00	4000	140.00	150.00	160.00	170.00	180.00
2.05	4.10	102.50	112.75	123.00	133.25	4100	143.50	153.75	164.00	174.25	184.50
2.10	4.20	105.00	115.50	126.00	136.50	4200	147.00	157.50	168.00	178.50	189.00
2.15	4.30	107.50	118.25	129.00	139.75	4300	150.50	161.25	172.00	182.75	193.50
2.20	4.40	110.00	121.00	132.00	143.00	4400	154.00	165.00	176.00	187.00	198.00
2.25	4.50	112.50	123.75	135.00	146.25	4500	157.50	168.75	180.00	191.25	202.50

How to Find the Number of Bushels of Grain in a Bin or Box

Rule.—Multipy the length in feet by the height in feet, and then again by the breadth in feet, and then again by 8, and cut off the right hand figure. The last result will be the number of bushels.

Example —How many bushels in a bin 12 feet long, 8 feet wide and 4 feet high?

Solution.—12×8×4×8=307.2 bushels.—Answer.

To Find the Contents of a Wagon Box

A common wagon box is a little more than ten feet long and three feet wide, and will hold about two bushels for every inch in depth.

Rule.—Multiply the depth of the wagon box in inches by 2, and you have the number of bushels.

If the wagon box is 11 feet long multiply the depth in inches by 2, and add one-tenth of the number of bushels to itself.

Example.—How many bushels of grain will a wagon box hold, 20 inches deep and 10 feet long?

Solution.—20×2=40.—Answer.

N.B.—A bushel to the inch is calculated for corn on the cob.

Explanations of Grain Tables

The figures in heavy type represent the weight of the load, the number of bushels and pounds over are found at the right under the kind of grain.

Example.—How many bushels in a load of wheat weighing 1490 pounds? Run down the first, or weight column, to 1490 and find opposite under "wheat" 24 bushels and 50 pounds.

Table Showing the Number of Bushels and odd Pounds in a Load of Grain.

Net Weight	Oats. 34 Lbs.		Corn, Rye 56 Lbs.		Wheat* 60 Lbs.		Ear Corn 70 Lbs.		Ear Corn 75 Lbs.		Barley. 48 Lbs.	
	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.
1010	29	71	18	02	16	50	14	30	13	35	21	02
1020	30	00	18	12	17	00	14	40	13	45	21	12
1030	30	29	18	22	17	10	14	50	13	55	21	22
1040	30	59	18	32	17	20	14	60	13	65	21	32
1050	30	88	18	42	17	30	15	00	14	00	21	42
1060	31	18	18	52	17	40	15	10	14	10	22	04
1070	31	47	19	06	17	50	15	20	14	20	22	14
1080	31	76	19	16	18	00	15	30	14	30	22	24
1090	32	06	19	26	18	10	15	40	14	40	22	34
1100	32	35	19	36	18	20	15	50	14	50	22	44
1110	32	65	19	46	18	30	15	60	14	60	23	06
1120	32	94	20	00	18	40	16	00	14	70	23	16
1130	33	24	20	10	18	50	16	10	15	05	23	26
1140	33	53	20	20	19	00	16	20	15	15	23	36
1150	33	82	20	30	19	10	16	30	15	25	23	46
1160	34	12	20	40	19	20	16	40	15	35	24	08
1170	34	41	20	50	19	30	16	50	15	45	24	18
1180	34	71	21	04	19	40	16	60	15	55	24	28
1190	35	00	21	14	19	50	17	00	15	65	24	38
1200	35	29	21	24	20	00	17	10	16	00	25	00
1210	35	59	21	34	20	10	17	20	16	10	25	10
1220	35	88	21	44	20	20	17	30	16	20	25	20
1230	36	18	21	54	20	30	17	40	16	30	25	30
1240	36	47	22	08	20	40	17	50	16	40	25	40
1250	36	76	22	18	20	50	17	60	16	50	26	02
1260	37	06	22	28	21	00	18	00	16	60	26	12
1270	37	35	22	38	21	10	18	10	16	70	26	22
1280	37	65	22	48	21	20	18	20	17	05	26	32
1290	37	94	23	02	21	30	18	30	17	15	26	42
1300	38	24	23	12	21	40	18	40	17	25	27	04
1310	38	53	23	22	21	50	18	50	17	35	27	14
1320	38	82	23	32	22	00	18	60	17	45	27	24
1330	39	12	23	42	22	10	19	00	17	55	27	34
1340	39	41	23	52	22	20	19	10	17	65	27	44
1350	39	71	24	06	22	30	19	20	18	00	28	06
1360	40	00	24	16	22	40	19	30	18	10	28	16
1370	40	29	24	26	22	50	19	40	18	20	28	26
1380	40	59	24	36	23	00	19	50	18	30	28	36
1390	40	88	24	46	23	10	19	60	18	40	28	46
1400	41	18	25	00	23	20	20	00	18	50	29	08
1410	41	47	25	10	23	30	20	10	18	60	29	18
1420	41	76	25	20	23	40	20	20	18	70	29	28
1430	42	06	25	30	23	50	20	30	19	05	29	38
1440	42	35	25	40	24	00	20	40	19	15	30	00
1450	42	65	25	50	24	10	20	50	19	25	30	10
1460	42	94	26	04	24	20	20	60	19	35	30	20
1470	43	24	26	14	24	30	21	00	19	45	30	30
1480	43	53	26	24	24	40	21	10	19	55	30	40
1490	43	82	26	34	24	50	21	20	19	65	31	02
1500	44	12	26	44	25	00	21	30	20	00	31	12

* Beans also are 60 lbs. per bushel.

Table Showing the Number of Bushels and odd Pounds in a Load of Grain—Continued.

Net Weight	Oats. 34 Lbs.		Corn, Rye 56 Lbs.		Wheat. 60 Lbs.		Ear Corn 70 Lbs.		Ear Corn 75 Lbs.		Barley. 48 Lbs.	
	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.
1510	44	41	26	54	25	10	21	40	20	10	31	22
1520	44	71	27	08	25	20	21	50	20	20	31	32
1530	45	00	27	18	25	30	21	60	20	30	31	42
1540	45	29	27	28	25	40	22	00	20	40	32	04
1550	45	59	27	38	25	50	22	10	20	50	32	14
1560	45	88	27	48	26	00	22	20	20	60	32	24
1570	46	18	28	02	26	10	22	30	20	70	32	34
1580	46	47	28	12	26	20	22	40	21	05	32	44
1590	46	76	28	22	26	30	22	50	21	15	33	06
1600	47	06	28	32	26	40	22	60	21	25	33	16
1610	47	35	28	42	26	50	23	00	21	35	33	26
1620	47	65	28	52	27	00	23	10	21	45	33	36
1630	47	94	29	06	27	10	23	20	21	55	33	46
1640	48	24	29	16	27	20	23	30	21	65	34	08
1650	48	53	29	26	27	30	23	40	22	00	34	18
1660	48	82	29	36	27	40	23	50	22	10	34	28
1670	49	12	29	46	27	50	23	60	22	20	34	38
1680	49	41	30	00	28	00	24	00	22	30	35	00
1690	49	71	30	10	28	10	24	10	22	40	35	10
1700	50	00	30	20	28	20	24	20	22	50	35	20
1710	50	29	30	30	28	30	24	30	22	60	35	30
1720	50	59	30	40	28	40	24	40	22	70	35	40
1730	50	88	30	50	28	50	24	50	23	05	36	02
1740	51	18	31	04	29	00	24	60	23	15	36	12
1750	51	47	31	14	29	10	25	00	23	25	36	22
1760	51	76	31	24	29	20	25	10	23	35	36	32
1770	52	06	31	34	29	30	25	20	23	45	36	42
1780	52	35	31	44	29	40	25	30	23	55	37	04
1790	52	65	31	54	29	50	25	40	23	65	37	14
1800	52	94	32	08	30	00	25	50	24	00	37	24
1810	53	24	32	18	30	10	25	60	24	10	37	34
1820	53	53	32	28	30	20	26	00	24	20	37	44
1830	53	82	32	38	30	30	26	10	24	30	38	06
1840	54	12	32	48	30	40	26	20	24	40	38	16
1850	54	41	33	02	30	50	26	30	24	50	38	26
1860	54	71	33	12	31	00	26	40	24	60	38	36
1870	55	00	33	22	31	10	26	50	24	70	38	46
1880	55	29	33	32	31	20	26	60	25	05	39	08
1890	55	59	33	42	31	30	27	00	25	15	39	18
1900	55	88	33	52	31	40	27	10	25	25	39	28
1910	56	18	34	06	31	50	27	20	25	35	39	38
1920	56	47	34	16	32	00	27	30	25	45	40	00
1930	56	76	34	26	32	10	27	40	25	55	40	10
1940	57	06	34	36	32	20	27	50	25	65	40	20
1950	57	35	34	46	32	30	27	60	26	00	40	30
1960	57	65	35	00	32	40	28	00	26	10	40	40
1970	57	94	35	10	32	50	28	10	26	20	41	02
1980	58	24	35	20	33	00	28	20	26	30	41	12
1990	58	53	35	30	33	10	28	30	26	40	41	22
2000	58	82	35	40	33	20	28	40	26	50	41	32

Table Showing the Number of Bushels and odd Pounds in a Load of Grain—Continued.

Net Weight	Oats. 34 Lbs.		Corn, Rye 56 Lbs.		Wheat. 60 Lbs.		Ear Corn 70 Lbs.		Ear Corn 75 Lbs.		Barley. 48 Lbs.	
	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.
2010	59	12	35	50	33	30	28	50	26	60	41	42
2020	59	41	36	04	33	40	28	60	26	70	42	04
2030	59	71	36	14	33	50	29	00	27	05	42	14
2040	60	00	36	24	34	00	29	10	27	15	42	24
2050	60	29	36	34	34	10	29	20	27	25	42	34
2060	60	59	36	44	34	20	29	30	27	35	42	44
2070	60	88	36	54	34	30	29	40	27	45	43	06
2080	61	18	37	08	34	40	29	50	27	55	43	16
2090	61	47	37	18	34	50	29	60	27	65	43	26
2100	61	76	37	28	35	00	30	00	28	00	43	36
2110	62	06	37	38	35	10	30	10	28	10	43	46
2120	62	35	37	48	35	20	30	20	28	20	44	08
2130	62	65	38	02	35	30	30	30	28	30	44	18
2140	62	94	38	12	35	40	30	40	28	40	44	28
2150	63	24	38	22	35	50	30	50	28	50	44	38
2160	63	53	38	32	36	00	30	60	28	60	45	00
2170	63	82	38	42	36	10	31	00	28	70	45	10
2180	64	12	38	52	36	20	31	10	29	05	45	20
2190	64	41	39	06	36	30	31	20	29	15	45	30
2200	64	71	39	16	36	40	31	30	29	25	45	40
2210	65	00	39	26	36	50	31	40	29	35	46	02
2220	65	29	39	36	37	00	31	50	29	45	46	12
2230	65	59	39	46	37	10	31	60	29	55	46	22
2240	65	88	40	00	37	20	32	00	29	65	46	32
2250	66	18	40	10	37	30	32	10	30	00	46	42
2260	66	47	40	20	37	40	32	20	30	10	47	04
2270	66	76	40	30	37	50	32	30	30	20	47	14
2280	67	06	40	40	38	00	32	40	30	30	47	24
2290	67	35	40	50	38	10	32	50	30	40	47	34
2300	67	65	41	04	38	20	32	60	30	50	47	44
2310	67	94	41	14	38	30	33	00	30	60	48	06
2320	68	24	41	24	38	40	33	10	30	70	48	16
2330	68	53	41	34	38	50	33	20	31	05	48	26
2340	68	82	41	44	39	00	33	30	31	15	48	36
2350	69	12	41	54	39	10	33	40	31	25	48	46
2360	69	41	42	08	39	20	33	50	31	35	49	08
2370	69	71	42	18	39	30	33	60	31	45	49	18
2380	70	00	42	28	39	40	34	00	31	55	49	28
2390	70	29	42	38	39	50	34	10	31	65	49	38
2400	70	59	42	48	40	00	34	20	32	00	50	00
2410	70	88	43	02	40	10	34	30	32	10	50	10
2420	71	18	43	12	40	20	34	40	32	20	50	20
2430	71	47	43	22	40	30	34	50	32	30	50	30
2440	71	76	43	32	40	40	34	60	32	40	50	40
2450	72	06	43	42	40	50	35	00	32	50	51	02
2460	72	35	43	52	41	00	35	10	32	60	51	12
2470	72	65	44	06	41	10	35	20	32	70	51	22
2480	72	94	44	16	41	20	35	30	33	05	51	32
2490	73	24	44	26	41	30	35	40	33	15	51	42
2500	73	53	44	36	41	40	35	50	33	25	52	04

Table Showing the Number of Bushels and odd Pounds in a Load of Grain—Continued.

Net Weight	Oats. 34 Lbs.		Corn, Rye 56 Lbs.		Wheat. 60 Lbs.		Ear Corn 70 Lbs.		Ear Corn 75 Lbs.		Barley. 48 Lbs.	
	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs	Bus.	Lbs.
2510	73	82	44	46	41	50	35	60	33	35	52	14
2520	74	12	45	00	42	00	36	00	33	45	52	24
2530	74	41	45	10	42	10	36	10	33	55	52	34
2540	74	71	45	20	42	20	36	20	33	65	52	44
2550	75	00	45	30	42	30	36	30	34	00	53	06
2560	75	29	45	40	42	40	36	40	34	10	53	16
2570	75	59	45	50	42	50	36	50	34	20	53	26
2580	75	88	46	04	43	00	36	60	34	30	53	36
2590	76	18	46	14	43	10	37	00	34	40	53	46
2600	76	47	46	24	43	20	37	10	34	50	54	08
2610	76	76	46	34	43	30	37	20	34	60	54	18
2620	77	06	46	44	43	40	37	30	34	70	54	28
2630	77	35	46	54	43	50	37	40	35	05	54	38
2640	77	65	47	08	44	00	37	50	35	15	55	00
2650	77	94	47	18	44	10	37	60	35	25	55	10
2660	78	24	47	28	44	20	38	00	35	35	55	20
2670	78	53	47	38	44	30	38	10	35	45	55	30
2680	78	82	47	48	44	40	38	20	35	55	55	40
2690	79	12	48	02	44	50	38	30	35	65	56	02
2700	79	41	48	12	45	00	38	40	36	00	56	12
2710	79	71	48	22	45	10	38	50	36	10	56	22
2720	80	00	48	32	45	20	38	60	36	20	56	32
2730	80	29	48	42	45	30	39	00	36	30	56	42
2740	80	59	48	52	45	40	39	10	36	40	57	04
2750	80	88	49	06	45	50	39	20	36	50	57	14
2760	81	18	49	16	46	00	39	30	36	60	57	24
2770	81	47	49	26	46	10	39	40	36	70	57	34
2780	81	76	49	36	46	20	39	50	37	05	57	44
2790	82	06	49	46	46	30	39	60	37	15	58	06
2800	82	35	50	00	46	40	40	00	37	25	58	16
2810	82	65	50	10	46	50	40	10	37	35	58	26
2820	82	94	50	20	47	00	40	20	37	45	58	36
2830	83	24	50	30	47	10	40	30	37	55	58	46
2840	83	53	50	40	47	20	40	40	37	65	59	08
2850	83	82	50	50	47	30	40	50	38	00	59	18
2860	84	12	51	04	47	40	40	60	38	10	59	28
2870	84	41	51	14	47	50	41	00	38	20	59	38
2880	84	71	51	24	48	00	41	10	38	30	60	00
2890	85	00	51	34	48	10	41	20	38	40	60	10
2900	85	29	51	44	48	20	41	30	38	50	60	20
2910	85	59	51	54	48	30	41	40	38	60	60	30
2920	85	88	52	08	48	40	41	50	38	70	60	40
2930	86	18	52	18	48	50	41	60	39	05	61	02
2940	86	47	52	28	49	00	42	00	39	15	61	12
2950	86	76	52	38	49	10	42	10	39	25	61	22
2960	87	06	52	48	49	20	42	20	39	35	61	32
2970	87	35	53	02	49	30	42	30	39	45	61	42
2980	87	65	53	12	49	40	42	40	39	55	62	04
2990	87	94	53	22	49	50	42	50	39	65	62	14
3000	88	24	53	32	50	00	42	60	40	00	62	24

Table Showing the Number of Bushels and odd Pounds in a Load of Grain—Continued.

Pounds.	Oats. 34 Lbs.		Corn, Rye 56 Lbs.		Wheat. 60 Lbs.		Ear Corn 70 Lbs.		Ear Corn 75 Lbs.		Barley. 48 Lbs.	
	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.
3010	88	53	53	42	50	10	43	00	40	10	62	34
3020	88	82	53	52	50	20	43	10	40	20	62	44
3030	89	12	54	06	50	30	43	20	40	30	63	06
3040	89	41	54	16	50	40	43	30	40	40	63	16
3050	89	71	54	26	50	50	43	40	40	50	63	26
3060	90	00	54	36	51	00	43	50	40	60	63	36
3070	90	29	54	46	51	10	43	60	40	70	63	46
3080	90	59	55	00	51	20	44	00	41	05	64	08
3090	90	88	55	10	51	30	44	10	41	15	64	18
3100	91	18	55	20	51	40	44	20	41	25	64	28
3110	91	47	55	30	51	50	44	30	41	35	64	38
3120	91	76	55	40	52	00	44	40	41	45	65	00
3130	92	06	55	50	52	10	44	50	41	55	65	10
3140	92	35	56	04	52	20	44	60	41	65	65	20
3150	92	65	56	14	52	30	45	00	42	00	65	30
3160	92	94	56	24	52	40	45	10	42	10	65	40
3170	93	24	56	34	52	50	45	20	42	20	66	02
3180	93	53	56	44	53	00	45	30	42	30	66	12
3190	93	82	56	54	53	10	45	40	42	40	66	22
3200	94	12	57	08	53	20	45	50	42	50	66	32
3210	94	41	57	18	53	30	45	60	42	60	66	42
3220	94	71	57	28	53	40	46	00	42	70	67	04
3230	95	00	57	38	53	50	46	10	43	05	67	14
3240	95	29	57	48	54	00	46	20	43	15	67	24
3250	95	59	58	02	54	10	46	30	43	25	67	34
3260	95	88	58	12	54	20	46	40	43	35	67	44
3270	96	18	58	22	54	30	46	50	43	45	68	06
3280	96	47	58	32	54	40	46	60	43	55	68	16
3290	96	76	58	42	54	50	47	00	43	65	68	26
3300	97	06	58	52	55	00	47	10	44	00	68	36
3310	97	35	59	06	55	10	47	20	44	10	68	46
3320	97	65	59	16	55	20	47	30	44	20	69	08
3330	97	94	59	26	55	30	47	40	44	30	69	18
3340	98	24	59	36	55	40	47	50	44	40	69	28
3350	98	53	59	46	55	50	47	60	44	50	69	38
3360	98	82	60	00	56	00	48	00	44	60	70	00
3370	99	12	60	10	56	10	48	10	44	70	70	10
3380	99	41	60	20	56	20	48	20	45	05	70	20
3390	99	71	60	30	56	30	48	30	45	15	70	30
3400	100	00	60	40	56	40	48	40	45	25	70	40
3410	100	29	60	50	56	50	48	50	45	35	71	02
3420	100	59	61	04	57	00	48	60	45	45	71	12
3430	100	88	61	14	57	10	49	00	45	55	71	22
3440	101	18	61	24	57	20	49	10	45	65	71	32
3450	101	47	61	34	57	30	49	20	46	00	71	42
3460	101	76	61	44	57	40	49	30	46	10	72	04
3470	102	06	61	54	57	50	49	40	46	20	72	14
3480	102	35	62	08	58	00	49	50	46	30	72	24
3490	102	65	62	18	58	10	49	60	46	40	72	34
3500	102	94	62	28	58	20	50	00	46	50	72	44

FARMER'S CLUB

In a farmer's club, which has for its object social intercourse and the acquisition of knowledge, there need be few arbitrary rules of order enforced, but, instead, the discussions may be more or less conversational. But, as all business is facilitated by good regulations, the officers of the club ought to be armed with by-laws, and empowered to enforce their provisions whenever necessary.

Constitution

ART. 1.—This association shall be known as the Castàna Farmer's Club. Its object shall be to promote a knowledge of practical Farming and Gardening among its members and the community, in connection with social enjoyments by the members and their families.

ART. 2.—The members of the club are those who frame this constitution and conform to its requirements, and others who may be invited to join by the executive committee, all of whom shall pay $00—annually in September (or monthly) into the treasury.

ART. 3.—The officers of the Club shall be a President, a Secretary, who shall be the Treasurer, and three members, who, with the President and Secretary, shall constitute the Executive Committee. The Secretary shall keep records of transactions, and be custodian of the funds and other property of the Club, being accountable at all times to the Executive Committee, giving bonds, if required, and shall prepare and present a full report to the Club at the annual meeting. The Executive Committee, three members of which shall be a quorum, shall have general charge of the interests of the Club and the carrying out of its objects. It shall fill vacancies among its officers, make rules, invite new members to join, regulate expenditures, manage exhibitions or fairs, publish offers of prizes and the awards, be responsible for the welfare of the Club, and report at the annual meeting through its Clerk.

ART. 4.—The meeting of the Club shall take place on the first Tuesday of each month; the meeting in January being known as the "Annual Meeting."

ART. 5.—This Constitution may be amended by a vote of two-thirds of the members present at any regular meeting, notice having been given at the preceding regular meeting.

TRUSTS AND MONOPOLIES

The Trusts which dominate the business world of to-day are the legitimate descendants of the old English monopolies.

Definition.—The old time *monopolies* were grants by the crown securing to one or more persons an exclusive right to carry on some particular branch of trade or manufacture, while the modern *trusts* are organizations formed by the combination of competing firms, which, independently of any grant of a sovereign or State, exert the right and power of controlling the entire business of the particular branch of trade or manufacture in which they are engaged.

History.—In the sixteenth century the people of England complained of the extortions of the monopolies which had been granted by the crown and the whole system was attacked in Parliament in 1597. No restraining law was passed, because of the personal solicitation of the queen, but in 1601 Parliament took up the subject and a list of the most objectionable monopolies was read in the House of Commons. One member of that body caused a sensation at the time by asking, "Is not bread among the number?"

In 1623 the so-called statute of monopolies was passed, which provided that all monopolies should be illegal, except such as might be granted by Parliament, the only exceptions being the control of new manufactures and inventions. For a time this law put an end to the formation of monopolies, which have now become common under the name of "trusts" in nearly every civilized country of the world.

English Trusts.—In England, despite the industrial energy of the country and its extensive commerce, the trust system has not made the advance it has in some other countries in Europe or in America.

Russian Trusts.—In Russia, while the courts do not recognize the formation of trusts as legal, strong industrial organizations control many of the commodities. Iron, brandy, sugar, petroleum and a vast number of other products are in the hands of monopolies which oppress the people. Not only is no resistance offered them by the government, but many of them have been organized under the protection and with the assistance of the government.

PARCEL POST REGULATIONS.

1. Articles of Mail Matter acceptable at Parcel Post rates include farm and factory products, merchandise of all descriptions such as dry goods, groceries, hardware, confectionery, stationery (including blank books, etc.), seeds, cuttings, bulbs, roots, bedding plants, scions or grafts, and all other matter not included in the first class, and not excluded from the mails by the general prohibitory regulations with respect to objectionable matter.

Parcels consisting of third class matter may be mailed at parcel post rates or third class matter rate at the option of the sender.

Parcels containing intoxicating liquors or explosives are expressly prohibited.

2. The rates of postage on articles accepted for transmission by Parcel Post are as follows:

(a) Five cents for the first pound and 1 cent for each additional pound or fraction thereof, up to four pounds, and 2 cents for each subsequent pound up to eleven pounds within a radius of twenty miles from the place of mailing, irrespective of Provincial boundaries.

(b) Ten cents for the first pound and 4 cents for each subsequent pound or fraction thereof, for all points in the Province in which a package is posted, outside of the twenty mile radius.

(c) Ten cents for the first pound and 6 cents for each additional pound or fraction thereof, for all points outside the Province in which a parcel is posted, and beyond the twenty mile radius, with an additional charge of 2 cents a pound for each Province that has to be crossed to the destination of the parcel, not including the Province in which it is to be delivered, up to a maximum of 12 cents a pound.

The three Provinces, Nova Scotia, New Brunswick and Prince Edward Island, are to be considered as one zone.

An additional charge to meet the extra cost of transportation will be made on parcels addressed to or posted at offices in certain outlying districts when such parcels have to be conveyed more than 100 miles by a continuous stage service,

such districts to be designated by the Postmaster General. The charge on any parcel shall not be greater than 1 cent an ounce.

Tables of rates for the several Provinces, as given in the rate cards printed for distribution, will be found on pages 366 to 372.

3. The postage on Parcel Post packets must be prepaid by means of postage stamps securely affixed to the parcels.

An insufficiently prepaid Parcel Post packet is forwarded to destination subject on delivery to payment of double the deficiency, provided at least one cent is prepaid. After the additional postage required on any short paid parcel has been collected from the addressee, "postage due" stamps are to be affixed to the parcel and cancelled by the Postmaster.

Parcel Post packets totally unpaid will be sent to the Branch Dead Letter Office.

Franking of Parcel Post packets is expressly prohibited.

4. A Parcel Post packet may be insured within Canada up to an amount of $25.00, or the actual value of the contents when less than that amount, upon prepayment of a fee of 5 cents in postage stamps, and up to an amount of $50.00, or the actual value of the contents when less than that sum, upon prepayment of a fee of ten cents in postage stamps. This fee must be prepaid, in addition to the ordinary postage, by means of postage stamps, which the sender must affix to the cover.

A parcel intended for insurance should not be dropped into a box or receiver. It should be marked with the word "Insured," and with the amount of the insurance fee the sender is paying, thus "Insured 10 cents," and be handed into the Post Office or to the rural carrier and a certificate of posting obtained, bearing an acknowledgment that an insurance fee has been paid.

The onus of properly enclosing and packing a parcel for insurance rests with the sender, the Post Office assuming no liability for loss arising from defects which may not have been observed at the time of posting.

Indemnity will be paid to the addressee, or at the request of the addressee, the sender, provided claim is made to the

Department within one year of the date of posting, upon receipt of sworn statements of the persons concerned:—

(a) That according to the best of their knowledge and belief the insured parcel has been lost or its contents damaged in the mails.

(b) As regards the value of the contents of the parcel or the damage sustained.

(c) As regards the ownership of the parcel.

It must appear that the loss or damage did not arise wholly or in part from the fault of the sender, as, for instance, from insufficient packing, inadequate fastenings, loss of "tie-on" label, etc. The indemnity paid will not exceed the value of the contents of the parcel lost or the damage sustained. The right is reserved of reinstating the contents of a parcel instead of giving pecuniary indemnity.

In the case of damage the parcel must be retained for the purpose of enquiry, as nearly as possible in the state in which it was delivered. If complaint is made that the contents of a parcel have been lost or abstracted, the cover must be produced.

Indemnity for damage to articles of a fragile nature will be given only in those cases in which the parcel is conspicuously marked with the words "Fragile with care."

Parcels containing eggs, fish, meat, fruit, vegetables, glass, crockery, greases, semi-liquids, liquids or any articles of an exceptionally fragile nature cannot be insured.

Indemnity will not be given for loss of coin or bank notes.

Indemnity will not be given for injury or damage consequential upon, i.e. **indirectly** arising from the loss, damage, delay, non-delivery or mis-delivery of any article sent by Parcel Post.

Indemnity will not be given in the case of a parcel on which the insurance fee has not been paid.

Indemnity may be refused for loss or damage, on any ground on which exemption from legal liability may be claimed by a common carrier.

An insured parcel that cannot be delivered within Canada will be sent to the Branch Dead Letter Office.

Parcel Post Packets Must Not Be Registered.

5. Parcels must be prepared for mailing in such manner that the contents can be easily examined.

6. It is desirable that the sender's address should appear either inside the parcel or on the cover. This must be kept distinct from the address proper.

7. Parcels are, when re-directed, chargeable with additional postage at the rate which would have been chargeable had they been originally mailed from the office of re-direction to the new address, except in cases where the original and the re-directed addresses are both within the delivery of the same Post Office.

8. The limit of weight for a Parcel Post packet is eleven pounds, and the general limit of size is thirty inches in length by one foot in width or depth, but parcels will be accepted up to 3 ft. 6 in. in length, provided that the combined length and girth do not exceed six feet. For example—a parcel measuring 3 ft. 6 in. in its longest dimensions may measure as much as 2 ft. 6 in. in girth (i.e., round its thickest part); or a short parcel may be thicker; thus if the length is not more than 3 ft. the girth of the parcel may be 3 ft.

9. When practicable, Parcel Post packets must be sent in covers open at the ends, and in such manner as to be easy of examination. But flour, drugs and such like articles, which cannot be sent in covers of this kind—but such articles only—may be posted enclosed in boxes, or in bags of linen or other strong material, fastened in such a manner that they may be easily opened, so as to enable the officers of the Post Office readily to satisfy themselves as to the nature of the contents. If paper bags or covers are used for enclosing flour or other similar matter, they must be of extra quality and strength to resist friction and pressure in the mails, and prevent the escape of the contents.

10. Any staple article of use or consumption, properly transmissible by post, contained in the original unbroken package and with proper descriptive label, may be forwarded by Parcel Post, though the tin or case in which it is enclosed may not admit of being opened in course of post, if posted by parties known to be engaged in the manufacture or sale

of the article in question and who vouch that the contents are precisely as described on the label.

11. A parcel may contain invoices and accounts provided they relate exclusively to the contents of such parcel; it is also permitted to enclose a card or slip of paper giving in a brief manner necessary directions for the identification or treatment of the article or articles contained in the parcel. Care must be taken not to abuse this privilege by converting such notes or marks, designed solely for the facilitation of business between the sender and addressee, into what might properly be called correspondence. A parcel containing a letter or any writing intended to serve the purpose of a letter in the ordinary sense will become liable to letter postage.

12. When several separate articles are enclosed in a Parcel Post packet there is no objection to each bearing a distinguishing number, so as to enable the sender to give directions by letter (sent of course separately and duly prepaid) respecting the several articles which the parcel contains.

13. Any person who wishes to mail a large number of parcels, whether on a particular day or at regular or irregular intervals, will facilitate the work of despatch if he will give the office where they will be posted early information of the number of the parcels, their average weight and the dates and times at which he proposes to send them. He will also consult the convenience of the Post Office by sending the parcels to the post in batches, beginning as early in the day as possible.

14. Parcel Post packets are subject to the general prohibitory regulations excluding from the mails everything liable to destroy, deface or otherwise damage the other contents of the mail bags or injure the person of any officer or servant of the Post Office, as well as all obscene or immoral matter.

15. Liquids, oils and fatty substances, put up in accordance with the following regulations, are not excluded: When in glass bottles or vials, such bottles or vials must be strong enough to stand the shock of handling in the mails, and must be enclosed in a wooden, heavy cardboard or papier maché block or tube not less than three-sixteenths of an inch thick in the thinnest part, strong enough to support the

weight of mails piled in bags and resist rough handling; and there must be provided between the bottle and its outer case a cushion of cotton or spongy material sufficient to absorb the liquid, etc., in case the bottle should be broken, the block or tube to be impervious to liquid (including oils) and to be closed by a tightly fitting screw-lid of wood or metal with a rubber or other pad so adjusted as to make the block or tube water-tight and to prevent the leakage of the contents in case of breaking the glass. When enclosed in a tin cylinder, metal case or tube, such cylinder, case or tube should have a screw-lid with a rubber cork or cushion inside in order to make the same water-tight, and should be securely fastened in a wooden or papier maché block (open only at one end) and not less in thickness and strength than above described. Manufacturers or dealers intending to transmit such articles by Parcel Post or as samples, in considerable quantities, should submit a specimen package showing their mode of packing to the Postmaster at the mailing office, who will see that the conditions of this section are carefully observed.

16. Specimens of diseased tissues, when carefully enclosed in specially constructed double tin cases, closely packed with absorbent matter, and with closely fitting screw caps, may pass at Parcel Post rates, addressed to Provincial Boards of Health and Public Laboratories.

17. The following articles in glass, viz.: Eye-glasses, spectacles and microscopic slides, may be forwarded by Parcel Post if put up in such a manner as to admit at once of easy inspection and to guard against injury to persons handling the mails.

18. Parcel Post packets containing anything of a fragile nature should be marked "Fragile with care" and parcels containing articles of a perishable nature, such as fish, fruit, meat, etc., should be marked "Perishable." Parcels sent by mail should in all cases be substantially and securely packed so as to preserve the contents from loss or damage and prevent injury to the mails. The Department desires to co-operate with the public in seeing that special attention is paid to the important matter of packing, particularly with regard to parcels containing matter of a fragile or perishable character or of a nature to destroy or injure the other

contents of the bags or sacks in which they are sent forward. In order that proper precaution may be exercised in this particular, persons desirous of transmitting articles by Parcel Post are advised to consult the postmaster as to the proper method of packing in all cases.

As the safe transit of eggs is a matter of some difficulty, shippers are advised to adopt the following method of packing: Use a wooden, papier maché, or other box of a rigid material with a well-fitting tightly adjusted lid; wrap each egg separately in newspaper or other protecting material, place the eggs on end and fill up the vacant spaces in the box with newspaper or other packing material, so as to prevent the eggs from striking together or against the sides, top or bottom of the box; mark the parcel **eggs.**

Parcels containing goods likely to spoil within the time reasonably required for transportation and delivery must not be accepted for mailing.

19. Postmasters must exercise the greatest possible care to see that all parcels accepted for transmission by Parcel Post conform in every particular to the requirements of these regulations. This applies with special force to parcels containing perishable goods or fragile articles.

20. Requests for direct return are recognized on Parcel Post packets addressed to a place in Canada, and parcels bearing the address of the sender may also be returned direct after being held fifteen days. Parcel Post packets so returned are subject to a charge equal to the original postage charge. This charge is to be marked by the office returning the parcel and collected from the sender before delivery by the office to which it has been returned, "postage due" stamps for the amount collected being affixed to the parcel and cancelled by the Postmaster.

21. After a parcel has been delivered to the person to whom it is addressed it cannot be returned to the sender, **unless the person returning it pays the necessary return postage.**

22. The Postmaster General reserves the right to refuse to accept, for transmission by mail, grain or any other commodity shipped in excessive quantities which might interfere with the transportation of first class matter, or other articles such as those enumerated in paragraph 1.

RATE CARD A.

PARCEL POST

RATES of POSTAGE on Parcels Mailed in the MARITIME PROVINCES

ADDRESSED TO	1 lb.	2 lbs.	3 lbs.	4 lbs.	5 lbs.	6 lbs.	7 lbs.	8 lbs.	9 lbs.	10 lbs.	11 lbs.
Any post-office within 20 miles* including place of mailing.....	$0.05	$0.06	$0.07	$0.08	$0.10	$0.12	$0.14	$0.16	$0.18	$0.20	$0.22
Any post-office beyond 20 miles but within the Maritime Provinces..	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post-office in Quebec.....	.10	.16	.22	.28	.34	.40	.46	.52	.58	.64	.70
Any post-office in Ontario.....	.12	.20	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post-office in Manitoba.....	.12	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14
Any post-office in Saskatchewan, Alberta or British Columbia.....	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32

The maximum charge on any parcel shall not exceed 1 cent an ounce.

*This rate also obtains in cases where the 20-mile area extends into an adjacent Province.

RATE CARD B.

PARCEL POST

RATES of POSTAGE on PARCELS Mailed in the PROVINCE of QUEBEC

ADDRESSED TO	1 lb.	2 lbs.	3 lbs.	4 lbs.	5 lbs.	6 lbs.	7 lbs.	8 lbs.	9 lbs.	10 lbs.	11 lbs.
Any post-office within 20 miles* including place of mailing.....	$0.05	$0.06	$0.07	$0.08	$0.10	$0.12	$0.14	$0.16	$0.18	$0.20	$0.22
Any post-office beyond 20 miles but within the Province of Quebec..	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post-office in Ontario or Maritime Provinces.....	.10	.16	.22	.28	.34	.40	.46	.52	.58	.64	.70
Any post-office in Manitoba.....	.12	.20	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post-office in Saskatchewan...	.12	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14
Any post-office in Alberta or British Columbia.....	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32

The maximum charge on any parcel shall not exceed 1 cent an ounce.

*This rate also obtains in cases where the 20-mile area extends into an adjacent Province.

RATE CARD C.

PARCEL POST

RATES of POSTAGE on PARCELS Mailed in the PROVINCE of ONTARIO

ADDRESSED TO	1 lb.	2 lbs.	3 lbs.	4 lbs.	5 lbs.	6 lbs.	7 lbs.	8 lbs.	9 lbs.	10 lbs.	11 lbs.
Any post-office within 20 miles* including place of mailing.....	$0.05	$0.06	$0.07	$0.08	$0.10	$0.12	$0.14	$0.16	$0.18	$0.20	$0.22
Any post-office beyond 20 miles but within the Province of Ontario..	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post-office in Quebec or Manitoba.....	.10	.16	.22	.28	.34	.40	.46	.52	.58	.64	.70
Any post-office in Saskatchewan or Maritime Provinces.....	.12	20.	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post-office in Alberta.....	.12	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14
Any post-office in British Columbia	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32

The maximum charge on any parcel shall not exceed 1 cent an ounce.

*This rate also obtains in cases where the 20-mile area extends into an adjacent Province.

RATE CARD D.

PARCEL POST

RATES of POSTAGE on PARCELS Mailed in the PROVINCE of MANITOBA

ADDRESSED TO	1 lb.	2 lbs.	3 lbs.	4 lbs.	5 lbs.	6 lbs.	7 lbs.	8 lbs.	9 lbs.	10 lbs.	11 lbs.
Any post-office within 20 miles* including place of mailing.....	$0.05	$0.06	$0.07	$0.08	$0.10	$0.12	$0.14	$0.16	$0.18	$0.20	$0.22
Any post-office beyond 20 miles but within the Province of Manitoba..	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post-office in Ontario or Saskatchewan.....	.10	.16	.22	.28	.34	.40	.46	.52	.58	.64	.70
Any post-office in Quebec or Alberta	.12	.20	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post-office in the Maritime Provinces or British Columbia..	.12	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14

The maximum charge on any parcel shall not exceed 1 cent an ounce.

*This rate also obtains in cases where the 20-mile area extends into an adjacent Province.

RATE CARD E.

PARCEL POST

RATES of POSTAGE on PARCELS Mailed in the PROVINCE of SASKATCHEWAN

ADDRESSED TO	1 lb.	2 lbs.	3 lbs.	4 lbs.	5 lbs.	6 lbs.	7 lbs.	8 lbs.	9 lbs.	10 lbs.	11 lbs.
Any post-office within 20 miles* including place of mailing.....	$0.05	$0.06	$0.07	$0.08	$0.10	$0.12	$0.14	$0.16	$0.18	$0.20	$0.22
Any post-office beyond 20 miles but within the Prov. of Saskatchewan	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post-office in Manitoba or Alberta	.10	.16	.22	.28	.34	.40	.46	.52	.58	.64	.70
Any post-office in Ontario or British Columbia.....	.12	.20	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post-office in Quebec.....	.12	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14
Any post-office in the Maritime Provinces.....	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32

The maximum charge on any parcel shall not exceed 1 cent an ounce.

*This rate also obtains in cases where the 20-mile area extends into an adjacent Province.

RATE CARD F.

PARCEL POST

RATES of POSTAGE on PARCELS Mailed in the PROVINCE of ALBERTA

ADDRESSED TO	1 lb.	2 lbs.	3 lbs.	4 lbs.	5 lbs.	6 lbs.	7 lbs.	8 lbs.	9 lbs.	10 lbs.	11 lbs.
Any post-office within 20 miles* including place of mailing.....	$0.05	$0.06	$0.07	$0.08	$0.10	$0.12	$0.14	$0.16	$0.18	$0.20	$0.22
Any post-office beyond 20 miles but within the Province of Alberta..	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post-office in Saskatchewan or British Columbia.....	.10	.16	.22	.28	.34	.40	.46	.52	.58	.64	.70
Any post-office in Manitoba.....	.12	.20	.28	,36	.44	.52	.60	.68	.76	.84	.92
Any post-office in Ontario.....	.12	.24	.34	.44	.54	.64	.74	,84	.94	1.04	1.14
Any post-office in Quebec or Maritime Provinces.....	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32

The maximum charge on any parcel shall not exceed 1 cent an ounce.

*This rate also obtains in cases where the 20-mile area extends into an adjacent Province.

RATE CARD G.

PARCEL POST

RATES of POSTAGE on PARCELS Mailed in the PROVINCE of BRITISH COLUMBIA

ADDRESSED TO	1 lb.	2 lbs.	3 lbs.	4 lbs.	5 lbs.	6 lbs.	7 lbs.	8 lbs.	9 lbs.	10 lbs.	11 lbs.
Any post-office within 20 miles* including place of mailing.....	$0.05	$0.06	$0.07	$0.08	$0.10	$0.12	$0.14	$0.16	$0.18	$0.20	$0.22
Any post-office beyond 20 miles but within the Province of British Columbia.....	.10	.14	.18	.22	.26	.30	.34	.38	.42	.46	.50
Any post-office in Alberta.....	.10	.16	.22	.28	.34	.40	.46	.52	.58	.64	.70
Any post-office in Saskatchewan...	.12	.20	.28	.36	.44	.52	.60	.68	.76	.84	.92
Any post-office in Manitoba.....	.12	.24	.34	.44	.54	.64	.74	.84	.94	1.04	1.14
Any post-office in Ontario, Quebec, or Maritime Provinces.....	.12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32

The maximum charge on any parcel shall not exceed 1 cent an ounce.

*This rate also obtains in cases where the 20-mile area extends into an adjacent Province.

IT IS WELL TO NOTE THE FOLLOWING SPECIAL PRECAUTIONS.

A recent Parliamentary regulation forbids the sending of currency in unregistered Mail Matter.

Do not seal second or third class matter, otherwise letter-postage will be charged.

Double postage to the extent of the deficiency will be charged at destination on mail matter not fully prepaid.

Transients, when near a Post Office, should always carefully inquire for their mail, and leave definite forwarding instructions.

When writing anyone in a town or city, either give a definite street address, or mark the envelope "General Delivery"; otherwise the Directory will be consulted and if the name is not found the letter will probably be returned.

POSTAL INFORMATION

POSTAL SERVICE OF THE WORLD

Two-thirds of all the letters which pass through the postoffices of the world are written by and sent to people who speak English. There are substantially 500,000,000 persons speaking colloquially one or another of the ten or twelve chief modern European languages, and of these about 25 per cent, or 125,000,000 persons, speak English. About ninety million speak Russian, seventy-five million German, fifty-five million French, forty-five million Spanish, thirty-five million Italian and twelve million Portuguese, and the balance Hungarian, Dutch, Polish, Flemish, Bohemian, Danish and Norwegian. Thus, while only one-quarter of those who employ the facilities of the postal departments of civilized governments speak, as their native tongue, English, two-thirds of those who correspond do so in the English language.

This situation arises from the fact that so large a share of the commercial business of the world is done in English, even among those who do not speak English as their native language. There are, for instance, more than 20,000 postoffices in India, the business of which in letters and papers aggregates more than 300,000,000 parcels a year, and the business of these offices is done chiefly in English, though of India's total population, which is nearly 300,000,000, fewer than 300,000 persons either speak or understand English.

Though 90,000,000 speak or understand Russian, the business of the Russian post department is relatively small, the number of letters sent throughout the czar's empire amounting to less than one-tenth the number mailed in Great Britain alone, though the population of Great Britain is considerably less than one-half of the population of Russia in Europe.

The Southern and Central American countries, in which either Spanish or Portuguese is spoken, do comparatively little post-office business; the total number of letters posted and collected a year in all the countries of South and Central America and the West Indies being less than in Australia. Chile and Argentina are, in fact, the only two South American countries in which any important postal business is done, and most of the letters received from or sent to foreign countries are not in Spanish, but in English, German or Italian.

POSTAL SERVICE OF THE UNITED STATES

The Growth of the postal service of the United States is amazing. In 1800 there were 903 postoffices, 20,817 miles of mail routes and yearly revenues of $280,804. To-day the post-offices number over 74,000, there are over a half million miles of mail routes, and the yearly revenues exceed $143,000,000.

The postal service of the United States handles over 50 per cent more mail matter than the postal service of Great Britain, about 100 per cent more than the postal service of Germany, and over 100 per cent more than the postal service of France.

Domestic Rates of Postage.—All mailable matter to points in the United States, Canada, Mexico, Cuba, Porto Rico, Hawaii, Guam, Tutuila, and the Philippines, is divided into four classes under the following regulations:

First-Class Matter.—This class includes letters, postal cards, "post-cards," and anything sealed or otherwise closed against inspection, or anything containing writing not allowed as an accompaniment to printed matter under class three.

Rates of letter postage, two cents per ounce or fraction thereof.

Rates on local or drop letters at free delivery offices, two cents per ounce or fraction thereof. At offices where there is no free delivery by carriers, one cent per ounce or fraction thereof.

Rates on postal cards, one cent (double or "reply" cards, two cents). Nothing must be added or attached to a postal card, except that a printed address slip not larger than 2 inches by ¾ of an inch may be pasted on the address or message side. The addition of anything else subjects the card to letter postage. Cards that have been spoiled in printing or otherwise will be redeemed from the original purchasers at 75 per cent of their face value, if unmutilated. "Post cards" or private mailing cards bearing written messages may be transmitted in the domestic mails at the rate of a cent apiece, stamps to be affixed by the sender; such cards to be sent openly in the mails.

Rates on Specially Delivered Letters, ten cents on each letter in *addition* to the regular postage. This entitles the letter to immediate delivery by special messenger. Special delivery stamps are sold at postoffices, and must be affixed to such letters. An ordinary ten-cent stamp affixed to a letter will *not* entitle it to special delivery. The delivery, at carrier offices, extends to the limits of the carrier routes. At non-carrier offices it extends to one mile from the postoffice. Postmasters are not obliged to deliver beyond these limits, and letters addressed to places beyond must await delivery in the usual way, notwithstanding the special delivery stamp.

Prepayment by stamps invariably required. Postage on all letters should be *fully* prepaid, but if prepaid one full rate and no more, they will be forwarded, and the amount of deficient postage collected on delivery; if wholly unpaid, or prepaid with less than one full rate and deposited at a postoffice, the addressee will be notified to remit postage; and if he fails to do so, they will be sent to the Dead Letter Office; but they will be returned to the sender if he is located at the place of mailing, and if his address be printed or written upon them.

Letter rates are charged on all *productions by the typewriter* or manifold process, and on all printed imitations of typewriting or manuscript, unless such reproductions are presented at postoffice windows in the minimum number of twenty identical copies separately addressed.

Letters (but no other class of mail matter) *will be returned* to the sender free, if a request to that effect is printed or written on the envelope. There is no limit of weight for first-class matter fully prepaid.

Prepaid letters will be *reforwarded* from one postoffice to another upon the written request of the person addressed, with-

out additional charge for postage. The direction on forwarded letters may be changed as many times as may be necessary to reach the person addressed.

Second-Class Matter.—This class includes all newspapers, periodicals, or matter exclusively in print and regularly issued at stated intervals as frequently as four times a year, from a known office of publication or news agency, to actual subscribers or news agents, and transient newspapers and publications of this class mailed by persons other than publishers. Publications having the characteristics of books and such as are not subscribed for on account of their literary merits, but because of other inducements, are not eligible to second-class privileges. Second-class matter also includes periodical publications of benevolent and fraternal societies, organized under the lodge system and having a membership of a thousand persons, and of the bulletins and proceedings of strictly professional, literary, historical, and scientific associations and institutions, trade unions, etc., provided only that these be published at stated intervals not less than four times a year, and that they be printed on and be bound in paper. Publishers who wish to avail themselves of the privileges of the act are required to make formal application to the department through the postmaster at the place of publication, producing satisfactory evidence that the organizations represented come within the purview of the law, and that the object of the publications is to further the objects and purposes of the organizations.

Rates of Postage to Publishers, one cent a pound or fractional part thereof, prepaid in currency. Publications designed primarily for advertising or free circulation, or not having a legitimate list of subscribers, are excluded from the pound rate, and pay third-class rates.

Second-class publications must possess legitimate subscription lists approximating 50 per cent of the number of copies regularly issued and circulated by mail or *otherwise.* Unless they do, pound-rate privileges are revoked or withheld.

Publications sent to actual subscribers in the county where published are free, unless mailed for local delivery at a letter-carrier office.

Rates of postage on *transient newspapers,* magazines, or periodicals, one cent for each four ounces or fraction thereof. It should be observed that the rate is one cent for each four ounces, not one cent for each paper contained in the same wrapper.

POSTAL INFORMATION.

CANADA

Letter Rates, &c.

Canada.—Letters posted in Canada, addressed to any place within the Dominion, 2 cents per oz. If unpaid, such letters cannot be forwarded, but will be sent to the Dead Letter Office. If partially prepaid, the letter will be forwarded to its destination and double the deficiency charged on delivery. Letters mailed at any office for delivery at or from the same office are charged 1 cent per oz., and must be at least partially prepaid; otherwise they are sent to the Dead Letter Office. All postage must be prepaid by postage stamps.

Post Cards.—From any place in Canada to any place in Canada or to the United States or Mexico, 1 cent each. British and Foreign, 2 cents each.

Private Post Cards.—The face of a Private Post Card may be used for advertisements, illustrations, etc., provided that a clear space of at least ¼ inch is left along each of the four sides of the postage stamp, and a clear space 3½ inches long and 1½ inches wide reserved for the address at the lower right hand corner of the card. Private Post Cards for delivery in Canada, U.S. and Mexico, must not exceed a size of 6 inches in length by 3⅝ inches in width, nor be less than 3¼ inches in length by 2¼ inches in width. Cards for other countries must not exceed 5½ inches in length by 3½ inches in width, nor be less than 4 inches in length by 3 inches in width. Cards of dimensions not conforming to these regulations are treated as insufficiently paid letters if they bear written communications.

Pictorial Private Post Cards which have communications on address side.—Cards which have the back covered by a picture, and one-half of the front to the left of the address space reserved for written communications, are admitted as post cards.

Cards bearing the title "Post Card" or its equivalent are admitted to the mails at the rate for printed matter provided they conform to the general regulations respecting printed papers.

United Kingdom, Egypt, and British Possessions and Protectorates.—Postage on Letters, 2 cts. per oz.

Foreign Countries, except United States and Mexico—Postage on Letters, 5 cents for a letter weighing one ounce or less. For letters weighing over one ounce 5 cts. for the first ounce and 3 cts. for each subsequent ounce or fraction of an ounce.

United States and Mexico—The rate on letters to the United States and Mexico is the same as in Canada, and at least one rate (2 cents) must be prepaid.

Double the deficient postage is charged on all unpaid or insufficiently paid letters for other countries except the United States. Only the deficient postage is collected on over-weight letters for the U.S., which are prepaid one rate.

Express or Special Delivery Letters.—Arrangements have been made for the delivery by special messenger daily, except Sunday, between 7 a.m. and 10 p.m., of letters bearing, in addition to the usual prepayment of two cents an ounce, a "Special Delivery" stamp of the value of 10 cts. or ordinary postage stamps of the value of 10 cts., and the words "Special Delivery" legibly written on the upper left hand corner of the envelope, addressed to the following cities in Canada: In Ontario—Toronto, Hamilton, London, Brantford, Kingston, Peterboro', Guelph, Stratford, Windsor, Chatham, Berlin, St. Catharines, Sarnia, St. Thomas, Fort William, Port Arthur, Owen Sound, Niagara Falls, Brockville and Ottawa; in Quebec—Montreal, Sherbrooke, St. Hyacinthe, Trois Rivières, Hull and Quebec; in New Brunswick—St. John, Moncton and Fredericton; in Nova Scotia—Halifax and Sydney; in Manitoba—Winnipeg and Brandon; In Saskatchewan—Regina, Saskatoon, and Moose Jaw; in Alberta—Calgary, Lethbridge and Edmonton; in British Columbia—Victoria, New Westminster and Vancouver; in P. E. Island—Charlottetown. The "Special Delivery" stamp of the value of ten cents may be obtained at any Money Order post office.

Fully paid registered letters bearing "Special Delivery" stamps or ordinary stamps of the value of 10 cts., in addition to the postage and registration fee and the words "Special Delivery," come under the operations of this scheme of special delivery.

Registration.

Persons posting letters containing value should be careful to require them to be Registered, and to obtain from the Postmaster a certificate of receipt for Registration.

The charge for Registration in addition to the Postage is, on all classes of matter, five cents.

Both the Postage charge and Registration fee should, in all cases, be prepaid by stamp.

Registration is not an absolute guarantee against the miscarriage or loss of a letter; but a Registered Letter can be traced where an Unregistered Letter can not, and the posting and delivery or non-delivery can be proven.

Indemnity for Registered Articles.

Domestic - (1) In case of the loss in the Postal Service of a registered article posted in Canada for delivery in Canada the addressee, or at the request of the addressee, the sender, is entitled to an indemnity, which in no case shall exceed twenty-five dollars, or the actual value of the lost registered article when the same is less than twenty-five dollars, provided no other compensation or reimbursement has been made therefor.

(2) The indemnity will be paid, provided the loss of the registered article is reported to the Department within one year of the date of posting, upon receipt of sworn statements of the persons concerned,—

(a) that according to the best of knowledge and belief the registered article has been lost in the mails.

(b) as regards the value of the contents of the lost registered article.

(c) as regards the ownership of the same.

(3) No indemnity is given for a registered article which has not been entirely lost in the mails.

(4) No indemnity is given for an article upon which the registration fee has not been paid.

British and Foreign.—Except in cases beyond control (*e.g.*, tempest, shipwreck, earthquake, and war), the Postal Administrations of all countries and Colonies included in the Postal Union undertake to pay an indemnity of 50 francs ($10) when it is proved to their satisfaction that a letter or packet duly admitted to Registration has been entirely lost whilst in their custody

Newspapers and Periodicals.

The general postage rate on newspapers and periodicals *published in Canada* not less frequently than once a month, and addressed to regular subscribers in Canada, Mexico, the United Kingdom, the Bahamas, Barbados, Bermuda, British Guiana, British Honduras, British North Borneo, Ceylon, Cyprus, Falkland Islands, Fiji, Gambia, Gibraltar, Hong Kong, Jamaica, Leeward Islands, Malta, Mauritius, New Zealand, Northern Nigeria, Sarawak, Seychelles, Sierra Leone, Southern Nigeria, Transvaal, Trinidad and Tobago, Turk's Islands, Zanzibar, and Newfoundland, and to newsdealers in Canada, is fixed by law at ¼ cent per pound. The following exception, however, is to be noted: Newspapers and periodicals published not *more* frequently than once a week and not *less* frequently than once a month, are entitled to pass free to regular subscribers and newsdealers in Canada within a circular area of 80 miles in diameter, having as centre either the place of publica-

tion or any established Post Office not more than 40 miles distant therefrom, the choice of a centre within these limits resting with the publisher; and such newspapers and periodicals are to be put up into packages and delivered into the Post Office, under such regulations as the Postmaster-General may from time to time make.

Copies of legitimate daily newspapers can be mailed by the publishers in Canada to regular subscribers and newsdealers in the United States on prepayment in cash at the rate of 1 cent per pound or fraction thereof and other newspapers and periodicals sent to the United States either by publishers or other individuals are subject to the rate of 1 cent per 4 ounces.

The postage on *bona fide* specimen newspapers, and on papers and periodicals published less frequently than once a month, is 1 cent per lb.

British and foreign publications may be posted by newsdealers in Canada to subscribers in Canada at the rate of 1 cent per lb. They cannot however be posted at that rate for local delivery at places where there is a free letter carrier service.

Transient Newspapers.

Transient newspapers and periodicals include all news papers and periodicals posted in Canada, *other than Canadian newspapers sent from the office of publication, and British and foreign newspapers posted by news agents for regular subscribers* in Canada. When addressed to any place within the Dominion, the United States or Mexico, and, when published in Canada, and addressed to any place in the United Kingdom, Bahamas, Barbados, Bermuda, British Guiana, British Honduras, British North Borneo, Ceylon, Cyprus, Falkland Islands, Fiji, Gambia, Gibraltar, Hong Kong, Jamaica, Leeward Islands, Malta, Mauritius, New Zealand, Newfoundland, Northern Nigeria, Sarawak, Seychelles, Sierra Leone, Southern Nigeria, Transvaal, Trinidad and Tobago, Turk's Islands or Zanzibar, they must be prepaid the following rate by Postage Stamp:—

One cent per four oz. or fraction of four oz.

Transient newspapers and periodicals not published in Canada are subject to the ordinary printed matter rate of 1 cent per 2 ozs. when addressed to the United Kingdom or British Colonies.

Book Post, &c.

A Book Packet may contain any number of separate books. Limit of weight for domestic post, 5 lbs. (unless consisting of a single book, in which case a weight of 10 lbs. is allowed); for foreign post, 4 lbs. 6 ozs. Limit of size, domestic: 30 inches in length by 1 foot in width or depth; foreign: eighteen inches in any direction, unless in the form of a roll, when a length of 30 inches is allowed provided the diameter does not exceed 4 inches.

Book packets must be open at *both ends or both sides*, and must not contain any letter or sealed inclosure.

Books for the use of the blind are free of Canada postage, and correspondence passing between blind persons in raised characters is chargeable at the rate of 1 cent per 2 ozs.

The rate on Book Packets for delivery in Canada, Great Britain, the United States and all Postal Union Countries, is 1 cent per 2 ozs.

Certain Miscellaneous Matter.

Miscellaneous matter, described as under, may pass between places in the Dominion of Canada upon prepayment of the rates indicated below. The regulations do not admit of the transmission by mail to the United Kingdom (or other countries beyond the sea) of miscellaneous matter as such; but a great part of the matter referred to under that head may be forwarded to the United Kingdom and other countries by Book Post:—

Matter (other than newspapers and periodicals), wholly in print without reference to process, such as circulars, catalogues, calendars, hand-bills, books, pamphlets, printed forms, maps, prints, drawings, plans (without written specifications) engravings, lithographs, photographs (when not on glass or in cases containing glass, official or private post cards in quantities, sheet music (whether printed or written) instruction books in music, visiting cards, the manuscript of books or newspapers (whether hand-written or type-written) indented or perforated sheets of paper containing characters which can be read by the blind, botanical entomological and mineralogical specimens and the following partly-written and partly-printed matter:—militia and school returns, customs manifests, voters' lists, school or college examination papers, printers' proof sheets with corrections, exhibition entry tickets, municipal assessment rolls, Dominion and Provincial Government returns on official blanks, and all Dominion and Provincial Government documents, statute labor returns and municipal returns in general, etc., on which the rate of postage is 1 cent for each 2 ozs. or fraction thereof. To come within this class the material printed upon must be either paper, cardboard or parchment.

The following articles are subject to the rate of 2 cents for the first 4 ozs. or fraction thereof, and one cent for each additional 4 ozs.:—Seeds, cuttings (but not cut flowers), roots, bedding plants, scions or grafts.

Writing paper specially prepared for the use of the blind transmitted from a recognized Institution for the Blind in Canada to blind persons for their own use is allowed to pass at the rate of 1 cent for each 4 ozs. or fraction thereof; but before any Institution can post such paper at the above rate the Post Office Department at Ottawa must be satisfied as to its claim to be considered an Institution for the Blind.

No letter or other communication intended to serve the purpose of a letter must be sent or inclosed in any such package or thing mentioned, and the same must be sent in covers open at the ends or sides, or otherwise so put up as to admit of the contents being, if necessary, easily withdrawn for examination by the officers of the Post Office to ensure compliance with this provision (if enclosed in sealed envelopes notched at the ends or sides, or with the corners cut off, letter rate of postage will be charged).

No packet of miscellaneous matter can be transmitted by mail if it exceeds 5 lbs. in weight, 30 inches in length or 12 inches in width or depth, nor may the combined length and girth of any packet exceed 6 feet.

Legal and commercial papers generally are liable to *letter rate* of postage when posted for delivery within the Dominion of Canada.

Printed or written *requests for return* are recognized on 3rd and 4th class matter, addressed to places within the Dominion, and same will be *returned direct to the sender*, subject to the payment by the sender, on delivery to him through the Post Office, of the full amount of postage to which the article was in the first place liable, together with any charges rated thereon on account of any deficiency in the original prepayment.

British and Foreign Post—Commercial Papers.

"Commercial Papers" are understood to comprise all papers or documents written or drawn wholly or partly by hand (except letters or communications of the nature of letters or other papers or documents having the character of an actual and personal correspondence), documents of legal procedure, deeds drawn up by public functionaries, copies of or extracts from deeds under private seal and (whether written or printed on stamped or unstamped paper) way bills, bills of lading, invoices and other documents of a mercantile character, documents of insurance and other public companies, all kinds of manuscript music, the manuscript of books and other literary works, also open letters and post cards of ancient date which have already fulfilled their original purpose and pupils' exercises in original and corrected form but without any comment on the work. The rate is 1 cent per 2 ozs., but each packet must have a minimum prepayment of 5 cents; this prepayment will cover a weight of 10 ozs. No packet must exceed 18 inches in any direction unless in the form of a roll, when a length of 30 inches is allowed, provided the diameter does not exceed 4 inches. The weight must not exceed 4 lbs. 6 ozs.

Samples within the Dominion.

Samples of Merchandise and Goods for sale, not having saleable value and not exceeding 3 lbs. in weight, except samples of tea, which must not exceed 8 oz. in weight, may be posted in Canada, to be forwarded to

any place within the Dominion, on prepayment by Postage Stamp of a rate of 1 cent for each 2 ozs. or fraction thereof under the following regulations:

If insufficiently prepaid the packet will be forwarded charged with double the deficient postage, provided at least 1 cent is prepaid.

Packages of Samples addressed to any place in Canada, may be registered by affixing thereto stamps to the value of 5 cents in addition to the postage rate, and provided such packet be handed into the Post Office for registration.

Samples must be sent in covers open at the ends, so as to be easy of examination. Samples, however, of seeds drugs, &c., which cannot be sent in open covers, may be enclosed in bags of linen, or such like material, fastened in such a manner that they may be readily opened.

The packet may bear on the *outside* the address of the sender, in addition to the address of the person for whom it may be intended; and also a trade mark or number, and the price of the sample enclosed; *inside*, there must be no enclosure but the samples themselves. The particulars, however, of the trade marks, numbers, and prices may be marked on the articles themselves instead of on the outside of the packet, at the option of the sender.

Articles of saleable value even when intended to serve as samples are not admissible at sample rate.

Goods sent for sale or in execution of an order, however small the quantity may be, or any article sent by one private individual to another, which are not actually trade samples, are not admissible.

Liquids, oils, etc., may be sent by mail in the Dominion if put up carefully in strict accordance with the directions given in the Postal Guide and ascertainable at any post office.

Samples for United Kingdom, United States and Foreign Countries.

Samples of Merchandise, when addressed to places in the United Kingdom, must not exceed 5 lbs. in weight; to the United States and other foreign countries, 12 oz.; and must be prepaid by postage stamp at the following rates:—1 cent per 2 oz. or fraction of 2 oz., with a minimum prepayment of 2 cents covering a weight of 4 oz.

Samples of liquids, oils, glass, etc., are admitted as samples provided they are put up in strict accordance with the directions given in the Postal Guide.

Prohibited Articles.

All explosive, dangerous or destructive substances, glass bottles or glass in any form liable to break, and all matter subject to speedy decay, all obscene or immoral books, publications, pictures, etc., libellous post cards and letters the covers of which bear words of an offensive character, and letters and circulars relating to illegal lotteries or other fraudulent schemes.

Useful Hints.

Register all valuable letters. Transmit money by Postal Notes or Money Orders. Make complaints and inquiries in writing, and address the Postmaster-General at Ottawa. Preserve, and request correspondents to preserve, envelopes of missent or delayed letters. Send to the Postmaster-General envelopes of letters about which you seek information or make complaint. In addressing letters add the name of the *County* and *Province* in which the office addressed is located. Place stamp on the right-hand upper corner of the address side. Put your own name and full address in or on letter, to insure return if it cannot be delivered. In affixing postage stamps moisten the envelope, *not the stamp*. When stamps are moistened the gum is apt to be removed.

Fourth Class Matter.—(Merchandise).

Postage rate 1 cent per ounce or fraction thereof, to be prepaid by postage stamp. This class comprises miscellaneous articles of merchandise, (including seeds, bulbs, etc., to United States) addressed to any destination within the Dominion or the United States. Fourth class matter must be so packed or put up as to be open to examination of contents and must not exceed 5 lbs. in weight, when intended for places in the Dominion, or 4 lbs. 6 ozs. when intended for the United States. The limit of size is 30 inches in length by 1 foot in width or depth, but the combined length and girth of any packet must in no case exceed 6 feet. When passing between Canada and the United States it will be subject to Customs regulations if liable to duty. The registration charge on 4th class matter is 5 cents in addition to postage.

A packet of 4th class matter may contain invoices and accounts, provided they relate exclusively to the contents of such packet; it is also permitted to enclose a card or slip of paper giving in a brief manner necessary directions for the identification or treatment of the article or articles contained in the packet. Care must be taken not to abuse this privilege by converting such notes or marks, designed solely for the facilitation of business between the sender and the addressee, into what might properly be called correspondence. A packet of 4th class matter containing a letter or any writing intended to serve the purpose of a letter in the ordinary sense will become liable to letter postage, and he sender will incur the penalty provided by law.

When several separate articles are enclosed in a packet of 4th class matter, there is no objection to each bearing a distinguishing number, so as to enable the sender to give directions by letter (sent of course separately and duly prepaid) respecting the several articles which the packet contains.

Parcel Post with the United Kingdom, Newfoundland and other British Colonies and Foreign Countries.

Closed parcels may be exchanged with the United Kingdom, Newfoundland and most foreign countries and British colonies under the following Regulations:—

1. Every Parcel must be fully prepaid by postage stamps.
2. The dimensions of a Parcel addressed to the United Kingdom must not as a general rule exceed 30 inches in length or 1 foot in width or depth, nor must the combined length and girth of any parcel exceed 6 feet, a length of 3 feet 6 inches is allowed, however, in the case of parcels containing articles such as golf sticks, umbrellas, etc. The dimensions of a Parcel addressed to any country other than the United Kingdom must not exceed 2 feet in length by 1 foot in width or depth.
3. A Parcel must not contain a letter or any writing in the form of a letter, or any explosive, combustible, or dangerous articles.
4. All Parcels must be securely and substantially packed and closed.
5. Oils, liquids, etc., can only be forwarded if put up with the same security required in connection with their transmission as samples in the ordinary mails. Fragile articles should be packed with special care.
6. Each Parcel must be plainly directed, and such direction must include the name and full address of the person for whom the parcel is intended.
7. For each Parcel the sender must fill up a Customs Declaration. On this form the sender will supply an accurate statement of the contents and value of the Parcel; also the address thereof, with signature and place of abode of the sender. The Customs Declaration must be securely affixed by mucilage or paste to the parcel to which it relates.

Parcels from the United Kingdom or any other place beyond the Dominion will be liable to Canadian Custom duties, and under existing regulations must be examined for the purpose by an Officer of the Customs *in the presence of the persons addressed.*

Rates and limits of weight vary. See Postal Guide, or enquire at Post Office.

Parcels must be handed to the Postmaster; in no case should they be dropped into a letter box or other receptacle for mail matter.

Commissions on Money Orders.

On Money Orders issued in Canada for payment in Canada, Antigua, Bahamas, Barbados, Bermuda, British Guiana, Cayman Islands, Cuba, Dominica, Grenada, Guam, Hawaii, Isle of Pines, Jamaica, Montserrat,

Nevis, Newfoundland, Panama Canal Zone, Philippine Islands, Porto Rico, St. Christopher (St. Kitts), St. Lucia, St. Vincent, Tobago, Trinidad, Turks Islands, Tutuila (Samoa), Virgin Islands, and the United States, the Commission is as follows:—

$5 and under....3 cents		Over $30 and up to $50..15 cents	
Over 5 and up to $10..6	"	" 50 " 75..25	"
" 10 " 30..10	"	" 75 " 100..30	"

The commissions on Money Orders issued in the Yukon, payable in Canada, Newfoundland, the United States, or any of the places above-mentioned, are double the above rates.

No single Money Order may be issued for more than $100; but as many of $100 each may be given as the remitter requires.

Money Orders are issued in Canada, on the United Kingdom, and the following Foreign countries and British Possessions, at the rates of commission shown below:—

	cents.		cents.
For sums not exc'dg.	$ 5..5	For sums not exc'd'g.	$60..60
" "	10..10	" "	70..70
" "	20..20	" "	80..80
" "	30..30	" "	90..90
" "	40..40	" "	100..$1
" "	50..50		

*Aden (Arabia).
§Africa, E. (Ger. Poss'ions).
§Africa, South-West (German Protectorate).
§Africa, West (Cameroons, Togo).
*Andaman Islands.
*Angola.
‖Argentine Republic.
Austria and the Austrian post offices in Asia Minor and the Levant:—
[Alexandretta; Caipha (Kaifa, Haifa); Candia; Chios (Khios); Crete; Dedé-Agatch (Dédé-Aghadj); Durazzo; Ineboli; Jaffa; Janina; Jerusalem; Kaifa; Kavalla (Cav'lla); Kerassonde (Keressoun); Mersina; Mitylene; Prevesa; Retimo; Rhodes; Samsoun; San Giovanni di Medua; Santi Quaranta; Scutari (Albania); Trebizond (Trapezunt); Tripoli (Syria); Valona; Vathy-Samos.]
Australia (Commonwealth).
*Azores.
Basutoland.
Belgium.
*Beluchistan.
Bengasi (Tripoli).
Beyrout.
Bosnia.
‖Brazil.
British Bechuanaland.
*British Central Africa.
*British East Africa.
*British Honduras (Belize)
*Bulgaria.
Cape of Good Hope.
§Cameroons and Togo.
*Cape Verde Islands.
§Caroline Is. (Ger. Pro.)
*Ceylon.
Chatham Islands.
*Chili.
‖Congo Free State (Banana, Boma, Leopoldville, Matadi, Thysville).
Constantinople (Turkey).
Cook Islands.
*Costa Rica.
*Curacao.
*Cyprus.
*Danish West Indies.
Dardanelles, *via* France.
Denmark, including Iceland and Faroe Islands.
*Dutch East Indies.
*Dutch West Indies.
*Egypt.
*Falkland Islands.
Fanning Island.
Fiji Islands.
¶Finland.
Formosa (including the Pescadores Islands).
France and Algeria.
Friendly Islands (Tonga, through N. South Wales).
*Gambia.
German Empire.
German East Africa.
German South West Africa.
*Gibraltar.
*Gold Coast Colony.
*Greece.
Heligoland.
Herzegovina.
Holland (Netherlands).
*Honduras—Republic.
Hong Kong, includ'g Amoy, Canton, Fo'chow, Hank'w, Hoih'w, Ningpo, Liu-King-Tau (Wei-Hai-Wei), Swatow, Shanghai.
Hungary.
*India (Brit'h), and agencies at Aden, Bagdad, Bahrain, Bassorah, Bunder Abbas, Burmah, Bushire, Guadur, Jask, Linga, Mohammerah, Muscat and Pondicherry.
Italy.
Japan, with agencies at Changsha, Chefoo, Chinkiang, Hangchow, Kinkiang, Nanking, Newchang, Pekin, Shashe, Soochow, Tientsin, Tonghu, Wuhu.
Korea (Fusan, Chemulpo, Chinnampo, Kunsan, Masan, Séoul, Yuen san and Mukho).
*Labuan.
§Ladrone Islands.
*Liberia, Republic of.
Lorenzo Marques.
*Luxemburg.
*Madeira.
*Malta.
*Malay States.
Manchuria.
*Manchuria, Northern.
§Marianne Islands (except Guam).
*Marshall Islands.
*Mauritius.
Mexico.
Mogodiscio (Italian Somaliland).
*Mombasa and Lamu.
‡Montenegro.
Morocco (British Agencies).
Mozambique.
Natal.
§New Guinea (German Protectorate).
New South Wales.
New Zealand.
*Nigeria—Northern.
*Nigeria—Southern.
*North Borneo (Kudat, Labuan and Sandakan).
Norway.
Novi Bazar.
Orange River Colony.
Panama (British Agency).
**Papua (Port Morseby C.O. and Samaria).
§Pelew (or Palaos) Islands.
Penrhyn Islands.
*Peru.
*Portugal.
*Portuguese Guinea.
*Portuguese India.
Queensland.
*Rhodesia.
*Roumania.
*Russia.
*St. Helena.
Salonica.
*Salvador.
§Samoa (German Protectorate).
*Sarawak.
Savage Island.
Scio.
*Servia.
*Seychelles Islands.
*Siam.
*Sierra Leone.
*Singapore.
Smyrna.
*Somaliland (British).
South Australia.
*Straits Settlements.
Sweden.
Switzerland.
Tangier (Morocco).
Tasmania.
‡‡Tonga (Friendly Islands).
Transvaal.
Tripoli (Barbary) *via* France
*Tunis.
§Turkey.
*Uganda, offices at Entebbe and Kampala only.
United Kingdom of Great Britain and Ireland.
*Uruguay.
Victoria (Australia).
West Australia.
*Zanzibar.
Zululand.

*The exchange of Money Orders with the countries and British Colonies distinguished by an asterisk (*) is not direct. Money Orders payable in those countries are subject, therefore, to a small abatement on payment. The charges made by the British Post Office for re-advising Orders are:—3d. for sums not exceeding £5, and 3d. for each £5 (or fraction of £5) additional: equal to 6 cents for each $24.35 or fraction thereof.

‡ The exchange with Montenegro is *viâ* Austria, where a deduction will be made of 20 hellers up to 40 crowns, 40 hellers from 40 to 100 crowns, 80 hellers from 100 to 300 crowns and 120 hellers from 300 to 490 crowns.

‖ The exchange with the countries marked thus (‖) is through Belgium, and orders will be subject to an abatement of ¼ of one per cent. on the amount of each order.

¶ The exchange with Finland is through Sweden, where a deduction of ½ per cent. is made from each order.

§ The exchange with countries marked thus (§) is *via* Germany. ¼ of one per cent. is deducted from the amount of each order on Turkey.

**Deduction will be made in Queensland of 3d. for each £5 or fraction thereof.

‡‡Deduction will be made by New South Wales of 3d. for each £5 or fraction thereof.

Money Orders on the above countries are drawn in Canada Currency. Tables showing the sums payable in other countries, where the money is of a different denomination, will be found below.

TABLE showing the amounts in Canadian money to be paid by the remitters for Money Orders drawn on the United Kingdom, Beyrout, British Guiana, Cape Colony, Constantinople, Morocco, Panama, Salonica, Smyrna, Jamaica, Queensland, South Australia, West Australia, Victoria, New South Wales, Tasmania, New Zealand, Bahamas, Barbados, Bermuda, Leeward Islands, Fiji, Trinidad, Tobago, Turks Islands, Grenada, St. Lucia, St. Vincent, Orange River Colony, and the Transvaal, where payment will be made in Sterling Money.

£	s.	d.	$ c.	£	s.	d.	$ c.	£	s.	d.	$ c.
0	1	0	0 24	0	11	0	2 68	2	0	0	9 74
0	2	0	0 49	0	12	0	2 92	3	0	0	14 61
0	3	0	0 73	0	13	0	3 17	4	0	0	19 48
0	4	0	0 97	0	14	0	3 41	5	0	0	24 35
0	5	0	1 22	0	15	0	3 65	6	0	0	29 22
0	6	0	1 46	0	16	0	3 90	7	0	0	34 09
0	7	0	1 71	0	17	0	4 14	8	0	0	38 96
0	8	0	1 95	0	18	0	4 38	9	0	0	43 83
0	9	0	2 19	0	19	0	4 63	10	0	0	48 70
0	10	0	2 44	1	0	0	4 87	20	0	0	97 40

And two cents for each penny to make up the sum required.

PUBLIC STATUTORY HOLIDAYS IN CANADA.

DOMINION OF CANADA.—Sundays, New Year's Day, The Epiphany, Good Friday, The Ascension, All Saints' Day, Conception Day, Easter Monday, Ash Wednesday, Christmas Day, the birthday (June 3rd, or day fixed by proclamation for celebration of birthday) of reigning Sovereign, Victoria Day, Dominion Day, the first Monday of September, to be designated "Labour Day," and any day appointed by proclamation for a general fast or thanksgiving.

ONTARIO.—Sundays, New Year's Day, Good Friday, Easter Monday, Christmas Day, Dominion Day, birthday of her late Majesty and her Royal successors, Labour Day, and any day appointed by proclamation of Governor-General or Lieutenant-Governor as a public holiday or for a general fast or thanksgiving, and any Dominion holiday not included in this list.

QUEBEC.—Sundays, New Year's Day, the festival of the Epiphany, Ash Wednesday, Good Friday, Easter Monday, The Ascension, All Saints' Day, Conception, Christmas Day, the anniversary of the birthday of the Sovereign (or the day fixed by proclamation for its celebration), 1st July (the anniversary of the day on which the Union Act came into force), or 2nd July if 1st is a Sunday), any other day fixed by Royal proclamation or by proclamation of Governor-General or of the Lieutenant-Governor as a public holiday, or as a day of general fast or thanksgiving, or as Labour Day.

NOVA SCOTIA.—Sundays, Good Friday, Dominion Day, Christmas Day, day appointed for celebration of the birthday of her late Majesty or any of her Royal successors, Labour Day, and any day appointed by proclamation of the Governor-General or Lieutenant-Governor as a general holiday, or for general fast or thanksgiving, and any Dominion holiday not included in this list.

NEW BRUNSWICK.—Sundays, New Year's Day, Good Friday, Christmas Day, Dominion Day, Victoria Day, the day appointed for the celebration of the birthday of His Majesty, Labour Day, and any day appointed by proclamation of the Governor-General or Lieutenant-Governor as a public holiday, or for a general fast or thanksgiving within the Province, or which by any Act of the New Brunswick Legislature, or of the Parliament of Canada is, or shall be, declared to be a public holiday within the Province.

MANITOBA.—Sundays, New Year's Day, Good Friday, Christmas Day, Dominion Day, Labour Day, Victoria Day, the birthday of the reigning Sovereign, or the day set apart by proclamation of the Governor-General for the celebration thereof, and the day following such birthday, or following New Year's Day or Christmas Day, when any such day is Sunday, and any day appointed by proclamation for a general thanksgiving or general holiday, or as Arbour Day, and any Dominion holiday not included in this list.

BRITISH COLUMBIA.—Sundays, New Year's Day, Good Friday, Easter Monday, Dominion Day, Christmas Day, the day appointed for the celebration of the birthday of her late Majesty and of her Royal successors, and any day appointed by proclamation for a general fast or thanksgiving, and any day appointed by proclamation or order of the Lieutenant-Governor-in-Council as a holiday, and any Dominion holiday not included in this list.

PRINCE EDWARD ISLAND.—Sundays, Christmas Day, Good Friday, and any day appointed by proclamation for a general thanksgiving or fast, and any Dominion holiday not included in this list.

ALBERTA.—Sundays, New Year's Day, Ash Wednesday, Good Friday, Easter Monday, 2nd Friday in May (known as Arbour Day), Christmas Day, birthday of reigning Sovereign, Dominion Day, Labour Day, and such day as may in each year be proclaimed a public holiday for the planting of forest and other trees, and any other day appointed by proclamation for a general fast or thanksgiving, and any Dominion holiday not included in this list.

SASKATCHEWAN.— Same as Alberta.

YUKON TERRITORY.—Same as Alberta and Saskatchewan.

SALESMANSHIP

Skill in the art of selling goods has been reduced to a science, and schools for teaching this new science of "salesmanship," as it is called, have been established at New York, Chicago, and other large cities in the United States.

How to Sell Goods.—The following instructions, drawn up by Mr. John A. Howland, an experienced and successful salesman, are worthy of careful study by those about to enter upon a mercantile life and by others who have thus far failed of the success they hoped for when entering upon their business career.

The Highest Class Salesman never appears to work hard to make a sale. Usually he is not a great talker. It is the clerks in cheap stores who talk hard and fast; they hustle and sweat and appear to try to corner their customers and to browbeat them into buying. The first-class salesman is cool and easy in manner, because he has studied his art and knows just how to proceed to make a sale. The great talker may be a good salesman, but he chooses the hardest road and necessarily accomplishes less, since he spends too much energy on each customer.

Method Necessary.—The salesman who wants to pass everybody on the road must have, either consciously or unconsciously, a definite method of procedure.

How to Proceed.—Before trying to sell anything find out what the person can buy. When a man has told you just what he wants he has committed himself and he has given you a distinct advantage. In business it is the effort of each man to make the other man "come to him," and as soon as your prospective customer has told you what he wants—material, style, price, etc.—he has "come to you;" all you have to do is to fill the order. If you can do that, there is a strong presumption in favor of a sale without much further effort. Even if he changes his mind and refuses to buy the thing he asked for, you can ask once more his desires and again try to satisfy them in the required article.

Illustration.—Suppose, for example, you are selling subur-

ban lots on a commission. You go out on the train some morning; perhaps you get to talking on the way out with some of your firm's prospective customers. Don't talk at random; try to draw out your man as to what he wants, how much he can pay, cash or in payments. All that you learn about his business, his experience or lack of it in real estate deals, his income, his savings, etc., is just so much to your advantage, because, with all this information about him and his wants, you can pick out just one lot and, ignoring all the rest, spend all your time and energy talking up its merits. If you proceed skillfully you will not have to ask him for a deposit; he will probably ask you to accept one. If he does not get as far as this you have nothing for which to blame yourself, since you have followed the only intelligent method for making a sale.

Showing Goods at Random.—For you as a dry goods clerk to bring out goods at random, without first ascertaining just what a customer wants, shows lack of method and therefore lack of intelligence. Ten chances to one you will not strike what the person wants. You have, therefore, placed yourself at a disadvantage at the outset, lowered your own dignity, and lessened the value of your judgment in the eyes of your prospective customer. If he is a superior man he will resent this waste of time, and feel, even if he does not display, impatience.

How Some Sales are Lost.—If you first find out what a person wants and can pay for, you escape the serious danger of showing the prospective purchaser something he or she will want but cannot pay for. Many a possible sale is lost in just this way. If you show a woman a $30 hat who has no intention of spending more than $12, she may be so pleased with the more expensive article that nothing cheaper will suit her. But she is unable to buy the $30 hat; therefore she hesitates long and finally leaves the shop without buying anything. If you had first found out that she expected to pay only $12, you might have kept the $30 beauties out of sight and so have easily satisfied her and completed the sale. This is a kind of failure that all successful salesmen must carefully guard against. Even if you should at

last bring the woman who admired the $30 hat to the point of buying the $12 article she could pay for, you would have wasted time and energy that you might easily have saved.

Importance of Concentration.—Another advantage in first finding out what your customer wants is that you can talk so much more forcibly than you can if you scatter your efforts. Suppose you are selling men's shirts and you say: "Here's something nice at $2.50." The man seems to like that; he picks it up and looks closely at it while you dilate on its good qualities. A minute later he says: "Well, I don't want to pay more than $2.00." All you can do now is to go back to the $2 line and say: "Well, these are nice, too," etc. Weak, isn't it? After committing yourself in favor of the more expensive grade of shirts, you have discounted beforehand all you can possibly say in favor of the $2 article. If you want to talk effectively and convincingly, you must concentrate your attention on the one article the man can pay for.

If this rule of first finding out a customer's wants were strictly adhered to, think how much time would be saved from those terrors of the dry goods clerks, the women who are merely amusing themselves by fingering piece after piece of goods. Many times if such women were directly and courteously questioned they might admit at the start that they only wanted samples. By further inquiry as to color, weave, price, etc., think how quickly one could get rid of them, without giving offense, either.

Much Talk Not Required.—Besides the direct saving in time and energy you can effect by first getting a customer to state his wants, you save yourself a large percentage of effort and nervous strain by the procedure. After you have produced the article the man has asked for, there isn't much more for you to do; a few judiciously chosen words of admiration and encouragement at most. The man who has thought out his method beforehand does not need to make any great effort or talk much in order to make a sale.

Sell, or Know Why You Fail.—It is, of course, absolutely impossible to make a sale for every inquiry, but what an immense satisfaction it is to know accurately—as you can

know if you follow this method—just when the failure to make a sale was not your own fault and just when it resulted from your own carelessness!

Your confidence and consequently your effectiveness constantly increase as you reduce your work to a systematic procedure. You always "know where you are at," you can note your own progress, and there is with such a method far less cause for possible discouragement. There is nothing so helpful as knowing the cause of each failure you make; for if you know your weak point you can guard against it next time.

The Only Way.—This cautious method of always finding out what a prospective customer wants before taking your goods to him is the only way to become a really high class salesman.

SHIPPING

Shipping is the transporting of goods by water. Shipowners are common carriers, those who send goods are shippers. Owners sometimes charter their vessels to others, who then as charterers take the owner's place.

Exportation.—When goods are shipped abroad, or exported, they have to be cleared at a custom-house. This is done by the shipper filling out and swearing to what is called a shipper's manifest, containing a description of the goods shipped. A bill of lading is then given the shipper as in inland shipments.

A Bill of Lading is a document delivered by a master or owner of a vessel, or the officer of a transportation company, and signed by such parties as an acknowledgment that the goods have been received for transportation.

The bill constitutes the contract between the shipper and the carrier. Three copies of the bill are made out; one is kept by the shipper, another by the party transporting the goods, and the third is sent to the person to whom the goods are directed.

When one of the bills has been used the others become void. The master usually makes certain exceptions in writing; as, "contents unknown" of loose goods; "not ac-

countable for leakage or breakage'' of liquids in bottles; ''not accountable for leakage'' of liquids in casks; and ''pieces in dispute,'' if the shipper's list of articles differs from the ship's account. The master also makes notes of any goods which seem to be in bad condition, lest he should be compelled to make good or pay for any defect, as the bill of lading begins by stating them to be ''shipped in good order and well conditioned.''

Transfer of Bill of Lading.—The bill of lading stands for the property itself, and carries ownership with it. The consignee upon receiving it becomes the owner of it, and can assign the bill of lading and, of course, the right of the goods with it to another party.

Ship's Manifest.—With the aid of the manifests furnished by the shippers the ship's master makes out the ship's manifest, containing the name and tonnage of the vessel, the place to which it belongs, and the name of the master, besides a regular list of the ship's cargo, giving the mark and number of each separate package, the names of the persons by whom the different parcels of goods are shipped, and those of the persons to whom they are consigned, and a specification of the quality of the goods contained in each package. This manifest must be signed by master of the ship, and he cannot clear for a foreign port without it. Within a certain number of hours after arrival at any port and before ''bulk is broken,'' this manifest must be delivered by the ship's master to the customs officer of the port.

Loss or Injury.—As common carriers, owners of vessels or charterers are responsible for any loss or damages of the goods, whether caused by negligence of agents, master or crew on the voyage.

But, as on land, there are exceptions, namely: Carriers by sea are not responsible for damages which occur through some extraordinary peril of the sea, such as storms or piracy or fire at sea and in certain other ways

General Average.—A loss occurring to the cargo when in

order to save the ship in a storm a part of it must be thrown overboard is called General Average.

The law is that if any part of the vessel or cargo is voluntarily sacrificed to save the rest, all the owners of both vessel and cargo must bear the loss in proportion to their interest.

Three conditions, however, are necessary to make it a general average: 1. The sacrifice must be necessary. 2. It must be made voluntarily. 3. It must succeed, i. e., the rest of the vessel must be saved.

Salvage relates to property abandoned at sea. Any one saving property which he finds abandoned at sea is entitled to large compensation for his services. This compensation is called salvage and is intended to encourage such services, which are usually attended with danger.

The amount of salvage varies according to the difficulty and danger and may be one-half of the value of the vessel and cargo saved. All who take part in the rescue, master, crew and owner, share in the salvage. If aid is rendered to a vessel in distress salvage is allowed.

Form of Bill of Lading

New York, December 10, 1904.

Shipped in good order, and well conditioned, by *James C. Hanton* ..... on board the ship *Goodspeed* .... whereof *Chas. Bollman*..... is master, now lying in the port of *New York* ..... and bound for the port of *Rio Janeiro*.....500 *barrels of flour*, being marked and numbered as in the margin, and are to be delivered in the like order and condition at the port of *Rio Janeiro*..... (the dangers of sea only excepted) unto *Sylvester Clyde*..... or his assigns, he or they paying freight for the said cases, with ten cents primage and average accustomed.

Marked as follows:
Sylvester Clyde,
Rio Janeiro.

In witness whereof I have affirmed to three bills of lading, all of this tenor and date; one of which being accomplished the others to stand void.

HENRY R. SANDFORD.

Contents and weight unknown.

[*In the above form, Hanton is the shipper or consignor, Clyde the consignee, and Sandford the carrier. It might be signed by the master (Bollman) instead of by Sandford.*]

BUSINESS ABBREVIATIONS

Acct. . . . . . Account
Advtg. . . . . . Advertising.
Agmt . . . . . Agreement.
Agt. . . . . . Agent.
Amt . . . . . Amount.
Art. . . . . . Article.
B. or *Bk.* . . . . . Bank.
Bal. . . . . . Balance.
Bbl. . . . . . Barrel.
B. B. . . . . . Bill-book or Bank-book.
B. Ex. . . . . . Bill of Exchange.
*B.P.*or*BillsPay.* Bills Payable.
*B.R.*or*BillsRec.* Bills Receivable.
Bo't . . . . . Bought.
Bush . . . . . Bushel.
C. or *C't.* . . . . . Cent.
Cash. . . . . . Cashier.
C. B. . . . . . Cash Book.
Cer. . . . . . Certificate.
Chgd. . . . . . Charged.
Ck . . . . . Check
Co. . . . . . Company.
C. O. D . . . . . Collect on Delivery.
Com. . . . . . Commission
Con. or *Const* . . Consignment.
Cr. . . . . . Creditor.
Cwt. . . . . . Hundred weight.
D. B. . . . . . Day Book.
Dep. B . . . . . Deposit Book.
Dft. . . . . . Draft.
Dis. . . . . . Discount.
Do. or *do.* . . . . . (Ditto) The same.
Doz . . . . . Dozen.
Dr. . . . . . Debtor.
Ds. or *ds.* . . . . . Days.
ea. . . . . . Each.
E. E. . . . . . Errors excepted.
E. & O. E. . . . . . Errors and omissions excepted.
Ex. or *Exch.* . . . Exchange.
Exp. . . . . . Expense.
fav . . . . . Favor.
F.B. E. . . . . . Foreign Bill of Exchange.
For'd. . . . . . Forward.
Ft. or *ft* . . . . . Foot *or* Feet.
Gal. . . . . . Gallon.
Guar . . . . . Guarantee.
Hdkf . . . . . Handkerchief.
Hhd. . . . . . Hogshead.
Hund. . . . . . Hundred.
I. or *Inv* . . . . . Invoice.
I. B . . . . . Invoice Book.
Ins. . . . . . Insurance.
inst. . . . . . (Instant) The present month.
Insol . . . . . Insolvency.
Invt. . . . . . Inventory.
J. or *Jour.* . . . . Journal.
J P. . . . . . Journal page.
L. B. . . . . . Letter Book.
lbs . . . . . Pounds.
L. F. . . . . . Ledger Folio.
Mdse. . . . . . Merchandise.
Memo. or *mem.* Memorandum.
Mols . . . . . Molasses.
Nat. . . . . . National.
N. B. . . . . . (Nota Bene) Take Notice.
Net . . . . . Without deduction.
O. I. B . . . . . Outward Invoice
P. or *p.* . . . . . Page. [Book.
Payt. . . . . . Payment.
Pd. . . . . . Paid.
Pkg. . . . . . Package.
Per or *pr* . . . . . By the.
per ct. . . . . . (Per centum) By the hundred.
P. & L . . . . . Profit and Loss.
Pr. . . . . . Pair.
Prem. . . . . . Premium.
prox. . . . . . (Proximo) The next month.
Ps . . . . . Piece or Pieces.
P. C. B. . . . . . Petty Cash Book.
Recd . . . . . Received.
R. R. . . . . . Railroad.
S. B. . . . . . Sales Book.
S. S. . . . . . Steamship.
Shipt. . . . . . Shipment.
St. Dft. . . . . . Sight Draft.
Stg. . . . . . Sterling.
Sunds . . . . . Sundries.
Tr. or *Trans* . . Transaction.
ult. . . . . . (Ultimo) The last month.
viz. . . . . . (Videlicet) To wit; namely.
vs. . . . . . (Versus) Against.
Yds. . . . . . Yards.
$ . . . . . Dollar.
¢ . . . . . Cents.
£ . . . . . Pounds Sterling.
d . . . . . Pence.
@ . . . . . At, *or* to.
% . . . . . Per cent.
℅ . . . . . Account.
〃 . . . . . (Ditto) The same.
. . . . . Number.
V . . . . . Check Mark.
1^1 . . . . . One and 1 fourth.
1^2 . . . . . One and 2 fourths.
1^3 . . . . . One and 3 fourths.
Int. . . . . . Interest.

EDUCATIONAL SYSTEM OF CANADA

Universities and Colleges.—All the Provinces have universities or colleges, and the provisions made for higher education are exceptionally good. There are special colleges for women and for agricultural instruction. The principal universities are McGill University, at Montreal; the University of Toronto; University of Queen's College, Kingston; Laval University, Quebec and Montreal; University of Manitoba; University of Ottawa; and Dalhousie University and College, Halifax, N. S.

Normal Schools.—There are numerous Provincial Normal Schools for the training of teachers, and also Normal Model Schools for boys and girls.

Collegiate Institutes and High Schools.—Under the British North America Act, 1867, the right to legislate on matters respecting education was placed in the hands of the government of the separate Provinces, the rights and privileges of the denominational and separate schools then existing being specially protected. Each Province has adopted a system suited to its own particular needs, though there is much similarity in the methods and aims of all of them. The system prevailing in Ontario will serve as an example: Each of the high schools (which form the intermediate link between the public schools and the universities) is managed by a Board of Trustees, appointed jointly by the County and Town Councils. In cities the Trustees may be appointed by the City Councils, or may be elected by general vote of qualified electors. Separate School Boards of Trustees have also the right to appoint Trustees. The Principal of the High School or Collegiate Institute must be a graduate of a British or Colonial university, and certified as experienced in teaching. Pupils attending these schools are prepared for matriculation to the universities.

Public Schools.—Each township is divided into school sections of a suitable extent for one school; and in each of these sections three Trustees are elected to manage its school affairs. In cities, towns and villages, the schools are managed by a Board of School Trustees elected from the municipality.

RELIGIOUS DENOMINATIONS IN THE UNITED STATES

Denomination.	Members.	Denomination.	Members.
Adventists	95,646	Friends	123,748
Baptists	5,774,066	Jews	143,000
Brethren (River)	4,847	Mormons	400,650
Brethren (Plymouth)	10,566	Lutherans	2,243,486
Catholics	12,304,173	Menonites	55,007
Catholic Apostolic	4,927	Methodists	6,596,168
Christian Science	85,096	Presbyterians	1,920,765
Communists	9,979	Protestant Episcopal	938,390
Congregationalists	741,400	Reformed	448,190
Disciples of Christ	1,519,774	United Brethren	303,319
Dunkards	122,847	Unitarians	70,542
Evangelicals	182,065	Universalists	52,150

CREEDS IN THE WORLD

The following estimates, by Krose, are the latest that have been made by a competent authority, and refer to the religions of the world at the commencement of the twentieth century:—

Creeds.	No. of Followers.	Creeds.	No. of Followers.
Christianity	549,000,000	Taoism	32,000,000
Worship of Ancestors and Confucianism	253,000,000	Shintoism	17,000,000
Hindooism	210,000,000	Judaism	11,000,000
Mohammedanism	202,000,000	Polytheism	145,000,000
Buddhism	120,000,000	Old Indian Religions	12,000,000
		Miscellaneous	3,000,000

CHRISTIANITY

Churches.	Total.	Churches.	Total.
Roman Catholic Ch'rch	264,000,500	Orthodox Russians	109,000,000
Protestant Churches	167,000,000	Oriental Schism	6,500,000
Orthodox Greek Ch'rch	109,000,000		

Continents	Catholics	Protestants	Greek Orthodox Churches	Orthodox Russians	Oriental Schism	Total Christians
Europe	177,657,261	97,293,434	97,059,644	1,736,464	220,394	373,975,951
Asia	11,513,276	1,926,108	12,034,149	436,907	2,726,0	28,6 3 493
Africa	3,004,563	1,663,341	53,479	.....	3,608,466	8,329,849
America	71,687,261	62,556,967	.....	.....	.....	133,907,846
Australia and Oceanica	979,943	3,187,259	.....	.....	.....	4,167 202
Total	264,502,922	166,627,109	109,147,272	2,173,371	6,554,913	549,017,341

Out of the total population of the world, which amounts to 1,539 millions (according to Yuraschke), 35.7 per cent are Christians, 13.1 per cent Mohammedans, 0.7 per cent Jews, or, 762,102,000 are Monotheists against 776,000,000 who are Polytheists—i. e., nearly half of the population the world believe in one God.

BEWARE OF SWINDLERS

SWINDLING SCHEMES

Barnum, the great American showman, speaking from abundance of experience, declared that "the American people like to be humbugged." He might have gone farther without departing from the truth and added, "and they are the easiest people on the face of the earth to be swindled."

The millions of dollars that recently have been paid to persons conducting various fraudulent "get-rich-quick" schemes in all parts of the country, prove this to be true beyond question. Rich and poor, wise and otherwise, have all alike been duped by these pretended money-making schemes.

It is important, then, that every one should be on his guard against fraud, and the following brief words of caution should be ever kept in mind:

1. Remember that you can't get something for nothing, and the man who presents to you a seemingly plausible scheme with that purpose in view does so in his own interest and not yours. His game is, "Heads I win, tails you lose."

2. Put not your confidence in strangers, especially if you are yourself a stranger in a large city. The "confidence man" is abroad in the land.

3. Never be tempted into engaging in any scheme for making money in an underhand or dishonorable manner. Most people that go wool-gathering come back fleeced.

4. Never try to beat a gambler's own game. It is like betting against a sure thing.

5. Never sign your name to any writing until you are certain you understand its import, and never under any circumstances do so to accommodate a stranger. By neglecting to observe these simple precautions many a man and his money have been quickly parted.

A careful study of the swindling schemes here described will put the reader on his guard against being defrauded of his hard-earned money by unprincipled sharpers.

THE "GREEN GOODS" SWINDLE

This is a scheme in which the swindlers act upon the theory that all men are more or less dishonest, and are ready to steal or defraud whenever they are sure they will not be found out. The headquarters of these swindlers are in New York City, and from there they send out a typewritten letter to a business man or farmer somewhere in the West, offering to sell him a certain amount of "green goods" at ten cents on the dollar. The "green goods" are referred to in such a manner as to make certain that the person receiving the letter will understand that counterfeit money is meant. No name is signed to the letter, but on a separate slip of paper a name and address are printed.

If a reply is sent in response to the letter a second letter is mailed to the intended victim, and enclosed with it is what purports to be a clipping from a newspaper, giving an account of some government plates having been stolen from the Treasury Department at Washington, and money printed from them and placed in circulation, and of so perfect a character that the government officials were not able to detect the difference between it and the genuine money. In this letter the pros-

pective purchaser is informed that he will be known hereafter in New York only by the name of "Mr. Evans," as it would not be safe to conduct the business with him under his right name The letter urges him to come on to New York and satisfy himself that the goods are all right. It assigns a meeting place and suggests a signal by which each is to recognize the other. If "Mr. Evans" goes to New York and is identified all right, the deal goes through. He is shown a package of genuine money, containing five thousand dollars in five and ten-dollar bills. He examines the money carefully, and compares it with some good bills he has in his pocket. The result is satisfactory, and the victim turns over $500 in good money for the five-thousand-dollar package, and puts what he thinks to be it into his grip and hurries away. But, alas, when he arrives at home and in secret examines his package he finds, to his amazement and sorrow, that it contains—not money, either good or counterfeit, but simply oblong pieces of coarse brown paper. A "dummy" package has been deftly substituted for the one that contained the five thousand dollars he had seen counted, and he finds himself out to the amount of five hundred dollars and the cost of his trip. Not only his money is gone, but his own respect for himself as an honest man is gone with it. And he is in no position to complain to the authorities, for he was himself engaging in a scheme to defraud his own neighbors, and so, like hundreds of others similarly victimized, he submits to his loss and humiliation in sorrowful silence

THREE CARD MONTE

This is an old but still commonly practiced swindling game. It is usually worked on trains or at county fairs. The player takes three cards, shows their faces to his intended victim, turns them down, shifts them around carelessly, and then asks him to pick a certain one of the cards out—the ace, for instance. The victim at once selects the right card. The player pretends to be mystified, and bets a half dollar that he can't do it again. The victim takes the bet and again promptly picks the right card. The sharper pretends to be awfully discomfited, but shifts the cards about again and with an oath declares he will bet $40 that the "Smart Alec" can't tell where the ace is now. The victim, who has been watching the cards all the while, thinks he knows just where the ace is again, puts up his $40 and picks out—not

the ace this time, but the two-spot. He thought he knew for a certainty just where the ace was all the time because he had noticed that one corner of that card was slightly turned up, which fact he thought the sharper had failed to observe, but which in truth was the very bait set by the sharper to catch the gudgeon. At the proper moment he deftly turned up the corner of another card and smoothed down that of the ace. No one should ever try to beat this game, as the sharper always "wins out."

SHELL GAME

This game also usually is worked at county fairs, and, like three card monte, its success depends upon sleight of hand deception. Three half shells of English walnuts and a little ball of hard rubber or celluloid are used in working the game. The sharper rolls the ball around on a box or barrel-head, and covers it first with one shell and then with another. "Pick out the shell the ball is under and you get five dollars," he says. A confederate standing near replies: "I think I can beat that game easy enough," and at once picks out the shell the ball is under. To the apparent chagrin of the sharper, he walks off with the money in evident good humor with himself. One of the "innocents" in the crowd, who has watched the performance very closely and thinks he knows exactly how it was done, offers to wager $10 he can pick the shell the little ball is under. He puts up his money, picks out the middle shell and—loses. Had he picked out either of the other shells the result would have been the same, for the ball at the time he picked was not under any of them, having been retained by the sharper in the grip of his little finger. And yet when he picked up one of the other shells he showed the crowd that the ball was under that. This is one of the most deceptive and successful games practiced by sharpers. Steer clear of it.

ENVELOPE TRICK

This trick is worked through the help of a confederate. One of the sharpers has a box of envelopes containing tickets with numbers on, indicating certain prizes displayed by the sharper. On paying a certain sum of money a person is allowed to pick out any of the envelopes and get the prize it calls for.

The confederate pays the price asked for a chance, and of course chooses an envelope which he knows contains a card

calling for a valuable prize, as a watch or a five-dollar bill. His success induces others to try their luck, and a rich harvest is often reaped by the sharpers in a few minutes. And then they move to some other spot to fleece a fresh crowd of innocents.

BUNCO

This confidence game has been exposed a great many times in the newspapers, but it still finds victims in all the large cities of the country. It usually requires as many as four sharpers to carry it through. The first move is for one of the sharpers to "meet by chance" some prosperous-looking stranger in the city and accost him familiarly something after this manner: "Why, how do you do, Mr. Wilson? How's the dry goods business up in Rockford?"

"Excuse me," the stranger replies, "but you are mistaken in the person. My name is Myers, not Wilson. I am from Springfield, not Rockford, and my line is hardware, not dry goods."

The sharper profusely begs his pardon, and at once communicates what he has learned to one of his confederates, who proceeds to look up particulars regarding Springfield's prominent citizens in the *American Bank Note Reporter*, while the first sharper keeps tab on Mr. Myers.

Presently the confederate "accidentally" meets the victim and exclaims: "Why, Mr. Myers, how do you do? How's everybody down at the Capital?"

"I beg your pardon, sir, but you have the advantage of me," replies Mr. Myers.

"Why, have you forgotten meeting me in company with my uncle, Mr. S. H. Jones, of the State National Bank, at Springfield?"

Of course Mr. Myers doesn't remember, but he hesitates to admit the fact, and finally is convinced that they have met before. Having once obtained the confidence of the Springfield merchant it becomes an easy matter to steer him into the den where certain other confederates of the sharper are in waiting to fleece the wealthy victim.

This is accomplished in many different ways, sometimes by means of some swindling game resembling faro, or by inducing him to cash a bogus check, or engage in a fraudulent game of cards, and occasionally by the administration of knockout drops and robbery.

FLIM FLAM

This swindle is played on merchants in the following manner: A man enters a store and calls for some trifling article, say a cake of shaving soap, and after fumbling in his pockets for change and finding none, hands out a ten-dollar bill. This the merchant changes and gives him back $9.90. The sharper proceeds to count his change, but suddenly hesitates and says: "Oh, never mind, I find I have a dime after all, and there's no use in my taking all your small change. Just give me that bill back, and here's the exact amount."

While the merchant turns to the cash register to get the bill, the sharper slips the $9.90 into his pocket, and at the same moment his confederate walks into the store, and as the merchant is handing back the bill and receiving the dime, he calls his attention to some article in the show case and engages him in conversation in such a clever manner as to make him forgetful of the transaction that has just taken place. While the merchant is waiting on the confederate the first sharper walks out of the store $9.90 ahead.

The probability is that the merchant will never think of the transaction again or discover that he has been swindled.

GETTING THE FARMER'S SIGNATURE

PATENT FENCE SWINDLE

This is one of the numerous patent right frauds by which so many farmers have been imposed upon. It is worked as follows: A well-dressed, smooth-spoken stranger calls upon a farmer and shows him an artistic illustration of a patent farm fence, explains all about it and proves beyond question that it is the cheapest and most endurable fence every devised. The farmer is soon convinced that the fence is bound to have a large sale, and is prevailed upon to take the agency for his township. All the fence man asks of the farmer in order to secure the exclusive right to manufacture and sell the fence in his township is to sign his name to a note for $150. The farmer has dreams of placing one of his patent fences around every farm in the township, and realizing therefrom enormous profits. But when he goes to the city and prices the materials necessary for constructing the fence, he finds that they are so costly that the fence could not be made cheap enough to permit of its being sold at a price any farmer would be willing to pay for it. In the meantime the note has been discounted at a bank, and passed into the hands of an innocent holder. The fence man has fled the country, and the farmer is bound to pay the $150 and interest.

FENCE STRETCHER MACHINE FRAUD

This is one of the shrewdest frauds by which farmers are imposed upon. It is executed as follows: The sharper represents to the farmer that he is the agent of a company manufacturing and selling machines for stretching barb-wire in the construction of wire fences. He has a machine with him, but not for sale. All he desires is the privilege of exhibiting the value of his machine, and he offers to build the farmer thirty rods of fence without costing the farmer a cent, just to show how the machine operates. The farmer is asked to sign what appears to be a mere request to forward the desired fence material to his address. This being done the machine is placed in the barn to await the arrival of the materials for fence. In a few days another man turns up and presents to the farmer what proves to be an agreement to pay $150 for the machine stored in his barn. The machine is of no earthly use to the farmer, but he finds he has been duped into signing his name to a paper acknowledging the receipt of the machine, and agreeing to pay $150 therefor so many days after date He is legally obligated and must pay.

THE LIGHTNING-ROD SWINDLE

The lightning-rod sharper calls upon a farmer and takes his order for the placing of rods on his barn in the following form:

Moline, Ill., August 9, 1904.

WILLIAM FELL: Please erect at your earliest convenience your lightning-rods on my barn, for which I agree to pay you 7 cents per foot, $3 for each point, $4 for each vane, $5 for each arrow, $1 for each bill or brace, cash when finished, or a note due six months from date thereof and bearing interest at seven per cent.

MORRIS HOMER.

After the contract is signed the sharper inserts a 5 before the 7, making the amount per foot 57 instead of 7 cents. And there being nothing said in the contract as to the number of points, vanes, etc., to be used, the lightning-rod man throws them in "good and plenty," so that instead of the business costing him about $28 as he expected, he finds that the bill runs up to $185, and he is required by law to pay, all because he was guilty of negligence in signing a contract in which the amount per foot to be paid for the rods was stated by a figure only, instead of being written out, and the number of vanes, arrows, braces, etc., was not specified, but left to the discretion of the party erecting the rods. Of course, if the farmer could prove that the figure 5 had been inserted after the contract was signed, and without his consent, it would make the contract void, but it is very seldom possible that this can be done.

Form of Swindling Contract and Note

SHERBROOKE, QUE., Jan. 2, 1912.

One year after date, I promise to pay to John Dawson or bearer Fifteen Dollars when I sell by order Five hundred and Seventy-five Dollars ($575) worth of hedge plants for value received, with interest at seven per cent. Said Fifteen Dollars when due is payable at Sherbrooke, Que.

GEORGE W. ELLSWORTH, Agent for John Dawson.

1. It looks very innocent and reads smoothly enough, but by cutting off the right-hand portion just after the word "or" in the first line, the sharper has in his possession a negotiable promissory note that is good in the hands of an innocent holder, and that can be discounted at a bank.

2. George W. Ellsworth, the farmer, has by this agreement apparently become agent for John Dawson, and is to pay him only $15.00 when $575.00 worth of hedge plants are sold; it looks rosy to the farmer, but in reality he has become the victim of a shrewd confidence game.

NEGLIGENCE

"Negligence," in popular language, means carelessness or heedlessness. But to constitute **a right of action,** it means something else. Every negligent act, even although it may cause damage to others, does not necessarily give rise to a right of action. It is only that kind of negligence which constitutes a ground for action which the law deals with. Actionable negligence must consist in the **breach or non-performance of some "duty."** There must be a duty to take care. Where a person neglects to use ordinary care and skill towards another in a matter in which it was his duty to be careful or skilful, and damage or injury results from the negligence, there is cause of action. In such an action the **plaintiff must prove** (*a*) that the defendant was negligent, (*b*) that it was his duty not to be negligent, (*c*) that damage or injury resulted from the defendant's negligence. But there must be a **"duty"** on the part of the **defendant.** Where the defendant signed a promissory note for $500, which was so carelessly drawn that the person to whom the note was given inserted words and figures making the note read $5,500, the defendant did not thereby render himself liable for the larger amount to a "third person" to whom the note was transferred in its altered form; because the defendant owed no legal duty to the third party. So where an architect carelessly gave his "certificate" to a builder for work which the builder said he had done, but had not done, it was held that the architect could not be held liable for negligence to a person who advanced money on mortgage on the property, relying on the certificate of the architect, because the architect owed no duty to the mortgagee. Of course, if the certificate had been fraudulently given, the architect would have been liable. **The Law of Negligence** resolves itself into an enquiry first as to the circumstances under which a **"duty to take care"** is imposed, and, secondly, what **amount of care** is required under those circumstances. In trying an action of negligence the court first determines whether the **defendant was under a legal duty to take care, and the extent of that duty, and then whether the defendant used such care as a man of ordinary prudence would have used.** A prudent man

will not attempt or undertake to do what he knows nothing about. Where a defendant undertakes to do something, professing to have the necessary skill, and injury or damage results from his want of skill, he may thereby render himself liable. There is a clear distinction between "negligence" and "fraud." Negligence means that a person is acting carelessly and without any design or intention of doing an injury. Fraud imports a design or purpose to do an injurious act. Negligence is the opposite of "diligence." There being no unlawful intention, only an absence of due care and skill, "vindictive" damages cannot be awarded. **The damages given in such actions are what may constitute compensation for the injury inflicted.** Another principle is, that the injury must be the "direct" result of the defendant's want of care. "Remote damages" are not allowed. For example, if the defendant negligently injured the horse of another, thereby preventing him from taking a contract on which he could have made a profit of $100, the court will not allow his loss of profit to be added to his claim. He can only claim for the "direct damage" done to his horse. The owner of a house has a right to pull it down, but he must not do it so negligently as to injure his neighbor's property. In actions founded on negligence the defendant frequently sets up what is called **"contributory"** negligence. If a defendant can show that the accident would not have happened but for the negligence of the plaintiff, that may amount to a good defence. In all cases of contributory negligence the question to be determined is, **"Could the person who did the last act which caused the injury have prevented the accident by using reasonable care?"** The plaintiff may recover if he can show that the defendant could by ordinary care have avoided the effect of the plaintiff's negligent act. If the defendant could, by the exercise of ordinary care and diligence, have avoided the mischief which happened, the plaintiff's negligence will not excuse him. **In the case of children a different consideration arises.** A child is not expected to have the same knowledge and to take the same care of itself as a grown-up person. Where a horse and cart were left unattended on the street and some children began playing with it, and one of them was run over and injured, the owner of the horse was held liable. **Foot passengers have a right to walk in**

the roadway and persons riding or driving must take reasonable care of them. But it is equally the duty of foot passengers to look out for vehicles, and in case of an accident, when the balance is even as to which party is in fault, the one who relies on the negligence of the other must turn the scale in his favor. A barbed-wire fence so near the public highway as to cause danger is a nuisance; and if anybody is injured thereby he has a right of action. A dangerous excavation on lands adjoining a highway should be so protected or guarded as not to endanger the safety of others. The owner of land on which a poisonous tree grows is liable if he allows the branches to extend over the fence, and cattle of his neighbor eat them and are injured. The owner of a shop to which people are invited to purchase goods is liable for the safety of the premises. Where a person is in the house of another, either on business or for any other lawful purpose, he has a right to expect that the owner or occupier will take reasonable care to protect him from injury. Where a visitor fell through a trap-door which had negligently been left open, the owner was held liable. **The owner of cattle is liable for their trespasses.** It is the duty of the owner of **"domestic animals"** to take care of them and prevent them from trespassing on the lands of his neighbor. A person who sells goods must take care to furnish the "kind of goods" that the customer contracted to purchase. A man who ordered a certain kind of seed from a merchant, and by mistake was supplied with the seed of a noxious weed, had an action for damages against the seed merchant. Fire is a dangerous thing. **Any person who sets out a fire on his own land is bound to take care that it does not spread and do damage to his neighbor's property.** In certain cases it is necessary that dangerous machinery shall be fenced and protected, and the person who neglects this duty is liable for the damages. **A person who hires a carriage or horse** from another must take care that the article is not injured. Railway companies and other common carriers are liable for the persons or goods which they carry. They are liable to the full value of the goods, except to the extent to which their liability may be limited by contract, and they are liable for injury to passengers arising from negligence, or from the negligent acts of their officers, servants or agents.

STERLING EXCHANGE TABLES.

TABLE FOR CONVERTING STERLING MONEY INTO DOLLARS AND CENTS AT THE PAR OF EXCHANGE (9½% PREMIUM).

£	DOLLARS.	£	DOLLARS.	£	DOLLARS.
1	4.86 66 7	36	175.20 00 0	71	345.53 33 3
2	9.73 33 3	37	180.06 66 7	72	350.40 00 0
3	14.60 00 0	38	184.93 33 3	73	355.26 66 7
4	19.46 66 7	39	189.80 00 0	74	360.13 33 3
5	24.33 33 3	40	194.66 66 7	75	365.00 00 0
6	29.20 00 0	41	199.53 33 3	76	369.86 66 7
7	34.06 66 7	42	204.40 00 0	77	374.73 33 3
8	38.93 33 3	43	209.26 66 7	78	379.60 00 0
9	43.80 00 0	44	214.13 33 3	79	384.46 66 7
10	48.66 66 7	45	219.00 00 0	80	389.33 33 3
11	53.53 33 3	46	223.86 66 7	81	394.20 00 0
12	58.40 00 0	47	228.73 33 3	82	399.06 66 7
13	63.26 66 7	48	233.60 00 0	83	403.93 33 3
14	68.13 33 3	49	238.46 66 7	84	408.80 00 0
15	73.00 00 0	50	243.33 33 3	85	413.66 66 7
16	77.86 66 7	51	248.20 00 0	86	418.53 33 3
17	82.73 33 3	52	253.06 66 7	87	423.40 00 0
18	87.60 00 0	53	257.93 33 3	88	428.26 66 7
19	92.46 66 7	54	262.80 00 0	89	433.13 33 3
20	97.33 33 3	55	267.66 66 7	90	438.00 00 0
21	102.20 00 0	56	272.53 33 3	91	442.86 66 7
22	107.06 66 7	57	277.40 00 0	92	447.73 33 3
23	111.93 33 3	58	282.26 66 7	93	452.60 00 0
24	116.80 00 0	59	287.13 33 3	94	457.46 66 7
25	121.66 66 7	60	292.00 00 0	95	462.33 33 3
26	126.53 33 3	61	296.86 66 7	96	467.20 00 0
27	131.40 00 0	62	301.73 33 3	97	472.06 66 7
28	136.26 66 7	63	306.60 00 0	98	476.93 33 3
29	141.13 33 3	64	311.46 66 7	99	481.80 00 0
30	146.00 00 0	65	316.33 33 3	100	486.66 66 7
31	150.86 66 7	66	321.20 00 0	200	973.33 33 3
32	155.73 33 3	67	326.06 66 7	300	1460.00 00 0
33	160.60 00 0	68	330.93 33 3	400	1946.66 66 7
34	165.46 66 7	69	335.80 00 0	500	2433.33 33 3
35	170.33 33 3	70	340.66 66 7	600	2920.00 00 0

TABLE FOR CONVERTING STERLING MONEY INTO DOLLARS AND CENTS AT THE PAR OF EXCHANGE (9½% PREMIUM).

s. d.	D'l's.	s. d.	D'l's.	s. d.	D'l's.	s. d.	D'l's.	s. d.	D'l's.
		4.0	0 97.3	8.0	1 94.7	12.0	2 92.0	16.0	3 89.3
1	0 02.0	1	0 99.4	1	1 96.7	1	2 94.0	1	3 91.4
2	0 04.1	2	1 01.4	2	1 98.7	2	2 96.1	2	3 93.4
3	0 06.1	3	1 03.4	3	2 00.8	3	2 98.1	3	3 95.4
4	0 08.1	4	1 05.4	4	2 02.8	4	3 00.1	4	3 97.4
5	0 10.1	5	1 07.5	5	2 04.8	5	3 02.1	5	3 99.5
6	0 12.2	6	1 09.5	6	2 06.8	6	3 04.2	6	4 01.5
7	0 14.2	7	1 11.5	7	2 08.9	7	3 06.2	7	4 03.5
8	0 16.2	8	1 13.6	8	2 10.9	8	3 08.2	8	4 05.6
9	0 18.3	9	1 15.6	9	2 12.9	9	3 10.3	9	4 07.6
10	0 20.3	10	1 17.6	10	2 14.9	10	3 12.3	10	4 09.6
11	0 22.3	11	1 19.6	11	2 17.0	11	3 14.3	11	4 11.6
1.0	0 24.3	5.0	1 21.7	9.0	2 19.0	13.0	3 16.3	17.0	4 13.7
1	0 26.4	1	1 23.7	1	2 21.0	1	3 18.4	1	4 15.7
2	0 28.4	2	1 25.7	2	2 23.1	2	3 20.4	2	4 17.7
3	0 30.4	3	1 27.8	3	2 25.1	3	3 22.4	3	4 19.8
4	0 32.4	4	1 29.8	4	2 27.1	4	3 24.4	4	4 21.8
5	0 34.5	5	1 31.8	5	2 29.1	5	3 26.5	5	4 23.8
6	0 36.5	6	1 33.8	6	2 31.2	6	3 28.5	6	4 25.8
7	0 38.5	7	1 35.9	7	2 33.2	7	3 30.5	7	4 27.9
8	0 40.6	8	1 37.9	8	2 35.2	8	3 32.6	8	4 29.9
9	0 42.6	9	1 39.9	9	2 37.3	9	3 34.6	9	4 31.9
10	0 44.6	10	1 41.9	10	2 39.3	10	3 36.6	10	4 33.9
11	0 46.6	11	1 44.0	11	2 41.3	11	3 38.6	11	4 36.0
2.0	0 48.7	6.0	1 46.0	10.0	2 43.3	14.0	3 40.7	18.0	4 38.0
1	0 50.7	1	1 48.0	1	2 45.4	1	3 42.7	1	4 40.0
2	0 52.7	2	1 50.1	2	2 47.4	2	3 44.7	2	4 42.1
3	0 54.8	3	1 52.1	3	2 49.4	3	3 46.8	3	4 44.1
4	0 56.8	4	1 54.1	4	2 51.4	4	3 48.8	4	4 46.1
5	0 58.8	5	1 56.1	5	2 53.5	5	3 50.8	5	4 48.1
6	0 60.8	6	1 58.2	6	2 55.5	6	3 52.8	6	4 50.2
7	0 62.9	7	1 60.2	7	2 57.5	7	3 54.9	7	4 52.2
8	0 64.9	8	1 62.2	8	2 59.6	8	3 56.9	8	4 54.2
9	0 66.9	9	1 64.3	9	2 61.6	9	3 58.9	9	4 56.3
10	0 68.9	10	1 66.3	10	2 63.6	10	3 60.9	10	4 58.3
11	0 71.0	11	1 68.3	11	2 65.6	11	3 63.0	11	4 60.3
3.0	0 73.0	7.0	1 70.3	11.0	2 67.7	15.0	3 65.0	19.0	4 62.3
1	0 75.0	1	1 72.4	1	2 69.7	1	3 67.0	1	4 64.4
2	0 77.1	2	1 74.4	2	2 71.7	2	3 69.1	2	4 66.4
3	0 79.1	3	1 76.4	3	2 73.8	3	3 71.1	3	4 68.4
4	0 81.1	4	1 78.4	4	2 75.8	4	3 73.1	4	4 70.4
5	0 83.1	5	1 80.5	5	2 77.8	5	3 75.1	5	4 72.5
6	0 85.2	6	1 82.5	6	2 79.8	6	3 77.2	6	4 74.5
7	0 87.2	7	1 84.5	7	2 81.9	7	3 79.2	7	4 76.5
8	0 89.2	8	1 86.6	8	2 83.9	8	3 81.2	8	4 78.6
9	0 91.3	9	1 88.6	9	2 85.9	9	3 83.3	9	4 80.6
10	0 93.3	10	1 90.6	10	2 87.9	10	3 85.3	10	4 82.6
11	0 95.3	11	1 92.6	11	2 90.0	11	3 87.3	11	4 84.6

STERLING EXCHANGE TABLES—(*Continued*).

TABLES FOR CONVERTING CURRENCY INTO STERLING MONEY AT THE PAR OF EXCHANGE (9½% PREMIUM).

$	£ s. d.	Hundreds. £ s. d.	$	£ s. d.	Hundreds. £ s. d.
1	0 4 1¼	20 10 11½	51	10 9 7	1047 18 10¾
2	0 8 2¾	41 1 11	52	10 13 8½	1068 9 10¼
3	0 12 4	61 12 10½	53	10 17 9¾	1089 0 9¾
4	0 16 5¼	82 3 10	54	11 1 11	1109 11 9¼
5	1 0 6½	102 14 9½	55	11 6 0¼	1130 2 8¾
6	1 4 8	123 5 9	56	11 10 1¾	1150 13 8½
7	1 8 9¼	143 16 8½	57	11 14 3	1171 4 8
8	1 12 10½	164 7 8	58	11 18 4¼	1191 15 7½
9	1 16 11¾	184 18 7½	59	12 2 5½	1212 6 7
10	2 1 1¼	205 9 7	60	12 6 7	1232 17 6½
11	2 5 2½	226 6½	61	12 10 8¼	1253 8 6
12	2 9 3¾	246 11 6	62	12 14 9½	1273 19 5½
13	2 13 5	267 2 5½	63	12 18 10¾	1294 10 5
14	2 17 6½	287 13 5	64	13 3 0¼	1315 1 4½
15	3 1 7¾	308 4 4½	65	13 7 1½	1335 12 4
16	3 5 9	328 15 4	66	13 11 2¾	1356 3 3½
17	3 9 10¼	349 6 3½	67	13 15 4	1376 14 3
18	3 13 11¾	369 17 3	68	13 19 5½	1397 5 2½
19	3 18 1	390 8 2¾	69	14 3 6¾	1417 16 2
20	4 2 2¼	410 19 2¼	70	14 7 8	1438 7 1½
21	4 6 3½	431 10 1¾	71	14 11 9¼	1458 18 1
22	4 10 5	452 1 1¼	72	14 15 10¾	1479 9 0½
23	4 14 6¼	472 12 0¾	73	15 0 0	1500 0 0
24	4 18 7½	493 3 0¼	74	15 4 1¼	1520 10 11½
25	5 2 9	513 13 11¾	75	15 8 2¾	1541 1 11
26	5 6 10¼	534 4 11¼	76	15 12 4	1561 12 10½
27	5 10 11½	554 15 10¾	77	15 16 5¼	1582 3 10
28	5 15 0¾	575 6 10¼	78	16 0 6½	1602 14 9½
29	5 19 2¼	595 17 9¾	79	16 4 8	1623 5 9
30	6 3 3½	616 8 9¼	80	16 8 9¼	1643 16 8½
31	6 7 4¾	636 19 8¾	81	16 12 10½	1664 7 8
32	6 11 6	657 10 8¼	82	16 16 11¾	1684 18 7½
33	6 15 7½	678 1 7¾	83	17 1 1¼	1705 9 7
34	6 19 8¾	698 12 7¼	84	17 5 2½	1726 0 6½
35	7 3 10	719 3 6¾	85	17 9 3¾	1746 11 6
36	7 7 11¼	739 14 6¼	86	17 13 5	1767 2 5½
37	7 12 0¾	760 5 5¾	87	17 17 6½	1787 13 5
38	7 16 2	780 16 5¼	88	18 1 7¾	1808 4 4½
39	8 0 3¼	801 7 4¾	89	18 5 9	1828 15 4
40	8 4 4½	821 18 4¼	90	18 9 10¼	1849 6 3½
41	8 8 6	842 9 3¾	91	18 13 11¾	1869 17 3
42	8 12 7¼	863 0 3¼	92	18 18 1	1890 8 2¾
43	8 16 8½	883 11 2¾	93	19 2 2¼	1910 19 2¼
44	9 0 9¾	904 2 2¼	94	19 6 3½	1931 10 1¾
45	9 4 11¼	924 13 1¾	95	19 10 5	1952 1 1¼
46	9 9 0½	945 4 1¼	96	19 14 6¼	1972 12 0¾
47	9 13 1¾	965 15 0¾	97	19 18 7½	1993 3 0¼
48	9 17 3	986 6 0¼	98	20 2 9	2013 13 11¾
49	10 1 4½	1006 16 11¾	99	20 6 10¼	2034 4 11¼
50	10 5 5¾	1027 7 11¼	100	20 10 11½	2054 15 10¾

Cts.	s. d.	Cts.	s. d.	Cts.	s. d.	Cts.	s. d.
1	½	26	1 0¾	51	2 1½	76	3 1½
2	1	27	1 1¼	52	2 1¾	77	3 2
3	1½	28	1 1¾	53	2 2¼	78	3 2½
4	2	29	1 2¼	54	2 2¾	79	3 3
5	2½	30	1 2¾	55	2 3	80	3 3½
6	3	31	1 3¼	56	2 3½	81	3 4
7	3½	32	1 3¾	57	2 4	82	3 4½
8	4	33	1 4¼	58	2 4½	83	3 5
9	4½	34	1 4¾	59	2 5	84	3 5½
10	5	35	1 5¼	60	2 5½	85	3 6
11	5½	36	1 5¾	61	2 6	86	3 6½
12	6	37	1 6¼	62	2 6½	87	3 7
13	6½	38	1 6¾	63	2 7	88	3 7½
14	7	39	1 7¼	64	2 7½	89	3 8
15	7½	40	1 7¾	65	2 8	90	3 8½
16	8	41	1 8¼	66	2 8½	91	3 9
17	8½	42	1 8¾	67	2 9	92	3 9¼
18	9	43	1 9¼	68	2 9½	93	3 9¾
19	9¼	44	1 9¾	69	2 10	94	3 10¼
20	9¾	45	1 10¼	70	2 10½	95	3 10¾
21	10¼	46	1 10¾	71	2 11	96	3 11¼
22	10¾	47	1 11¼	72	2 11½	97	3 11¾
23	11¼	48	1 11¾	73	3 0	98	4 0¼
24	11¾	49	2 0¼	74	3 0½	99	4 0¾
25	1 0¼	50	2 0¾	75	3 1		

TABLE OF DAYS FOR COMPUTING INTEREST.

TO FIND THE NUMBER OF DAYS FROM ANY DAY OF ANY ONE MONTH TO THE SAME DAY OF ANY OTHER MONTH.

From	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
To Jan...	365	334	306	275	245	214	184	153	122	92	61	31
Feb...	31	365	337	306	276	245	215	184	153	123	92	62
March	59	28	365	334	304	273	243	212	181	151	120	90
April..	90	59	31	365	335	304	274	243	212	182	151	121
May .	120	89	61	30	365	334	304	273	242	212	181	151
June..	151	120	92	61	31	365	335	304	273	243	212	182
July..	181	150	122	91	61	30	365	334	303	273	242	212
Aug ..	212	181	153	122	92	61	31	365	334	304	273	243
Sept..	243	212	184	153	123	92	62	31	365	335	304	274
Oct. ..	273	242	214	183	153	122	92	61	30	365	334	304
Nov...	304	273	245	214	184	153	123	92	61	31	365	335
Dec...	334	303	275	244	214	183	153	122	91	61	30	365

N.B.—In leap year, if the last day of February comes between, add one day to the number in the table.

EXAMPLE :—How many days from May 10th to Sept. 13th? From the above table we get 123; add 3 for difference between 10 and 13, and we get 126, the number of days required.

COMMERCIAL ARITHMETIC

The object of the following pages is to set forth methods of making some of the calculations which occur in commercial arithmetic with greater rapidity and ease than attend the ordinary methods of making the same calculations. It is impossible to become proficient in arithmetical computations unless the fundamental principles of arithmetic have been fully mastered, and the more thorough this knowledge is, the more serviceable will the following methods prove to be.

ADDITION

Proficiency in addition can be acquired only by practice. There are no contractions by means of which addition may be performed with rapidity and ease. Practice, and practice only, will secure this first requisite of the accountant. However, a few practical suggestions will prove beneficial to those who have acquired but little proficiency in addition.

The Result Method of Addition

25
84
69
72
86
94
54
484

Explanation.—Beginning with the lower figure in units column, name the *result* only of each successive addition; thus 4, 8, 14, 16, 25, 29, 34; then carrying the 3 to the next column add 3, 8, 17, 25, 32, 38, 46, 48.

To Prove.—Add the columns downward. This method lies in the ability to see and combine the result of two or more figures without stopping to add each separately.

The Group Method of Addition

478 ⎫
121 ⎬ 20
597 ⎪
464 ⎭
644 ⎫
286 ⎬ 10
850 ⎭
422 ⎫
513 ⎪
644 ⎬ 15
836 ⎭
5855

Explanation.—Beginning at the right add upward, 15, 25, 45; grouping 6, 4, 3 and 2 for 15; grouping 6 and 4 for 10 to add 15, making 25; and grouping 4, 7, 1 and 8 for 20 to add to 25, making 45, the result of first column. Carrying the 4 tens to the second column, adding as before, etc.

To Prove.—Add the columns downward, grouping as illustrated above.

Note.—Practice in grouping will lead to great proficiency, and after one has become skilled in the same, it is advisable to skip about along the column in order to select those numbers which can be most conveniently grouped.

Horizontal Addition

Numbers when written in horizontal order, as in invoices and other business forms, may be added without being rewritten in vertical columns.

In adding numbers written horizontally more care is requisite that the units shall be of like order, and great certainty of correctness can be had by adding first from left to right and then from right to left.

510, 297, 67, 841, 638 = 2,353. Ans.

The group method may be employed with equal advantage where numbers are written horizontally.

Horizontal addition is not often practiced with numbers containing more than four or five figures. In adding dollars and cents it is best to omit the dollar sign.

4^{9}
2
7
6
5^{7}
4
1
7
3^{7}
6
8
—
53

Easy Methods for Adding Lengthy Single and Double Columns

Explanation.—Begin at 8 and add as near 20 as possible, thus 8, 6, 3 = 17, reject the tens and place 7 to the right of the last figure added, as in example; begin at 7 and add 7, 1, 4 and 5 = 17, reject the tens, place 7 to the right of 5, begin at 6 and add 6, 7, 2 and 4 = 19. Now adding the figures in the new columns, 7, 7 and 9 = 23 + 3 tens rejected = 53. Ans.

7
9^{105}
8
9
8
7
9
6
8
9
8
9
8
7

Explanation.—When the columns reach into the hundreds, as each hundred is reached note the amount opposite the last figure entering into its sum, as shown in example, and then begin to add again, finally adding these results.

The best method of *proof* is that usually employed by business men, viz., beginning at the top and adding down the column. If the result is like the first it may be safely assumed to be correct, for the *same* error, if there were one, would not be likely to occur in the reverse order.

112

The Civil Service Method of Addition

$2,974.60	21
8,947.24	28
2,842.11	36
2,976.54	47
7,894.32	60
9,874.21	39
5,432.18	
4,567.81	$45,509.01

Begin at the right and add each column separately; thus the sum of the first column equals 21, the second 28, the third 36, and so on, and then add the results as shown above.

This method is used by civil service employes, bank clerks, and others who handle large sums of money. The advantage lies in the fact that one's attention may be called to other things and yet he is never at a loss to resume work where he left off.

MULTIPLICATION

The following are contractions in multiplication of simple numbers.

1. To multiply by 10, 100, etc., annex as many ciphers to the multiplicand as there are in the multiplier.

2. To multiply by 5, 50, 500, etc., annex as many ciphers to the multiplicand as there are figures in the multiplier and divide the result by 2.

3. To multiply by 25, 250, etc., multiply by 100, 1,000, etc., and divide the result by 4.

4. To multiply by any number ending in 9, multiply by the next higher number and then subtract the multiplicand.

Example.—Multiply 83 by 39: $83 \times 40 = 3{,}320 - 83 = 3{,}237$.

5. To multiply any number of two figures by 11, write the sum of the two figures between them.

Example.—Multiply 45 by 11: $4 + 5 = 9$, hence 495. Ans.

6. When the sum of two figures is 10 or over, add the 1 to the left-hand figure.

Example. Multiply 74 by 11: $7 + 4 = 11$, hence 814.

7. To square any number of 9's. Beginning at the left write 9 as many times less 1 as there are 9's in the given number, an 8, as many ciphers as 9's and 1.

Example.—Square of 99 = 9,801, of 999 = 998,001.

Lightning Methods of Multiplication

To multiply by $1\frac{1}{4}$, divide by 8, call it tens.
To multiply by $1\frac{2}{3}$, divide by 6, call it tens.
To multiply by $2\frac{1}{2}$, divide by 4, call it tens.
To multiply by $3\frac{1}{3}$, divide by 3, call it tens.
To multiply by $6\frac{1}{4}$, divide by 16, call it hundreds.
To multiply by $8\frac{1}{3}$, divide by 12, call it hundreds.
To multiply by $12\frac{1}{2}$, divide by 8, call it hundreds.
To multiply by $16\frac{2}{3}$, divide by 6, call it hundreds.
To multiply by 25, divide by 4, call it hundreds.
To multiply by $31\frac{1}{4}$, divide by 32, call it thousands.
To multiply by $33\frac{1}{3}$, divide by 3, call it hundreds.
To multiply by 50, divide by 2, call it hundreds.
To multiply by $66\frac{2}{3}$, divide by 15, call it thousands.
To multiply by $83\frac{1}{3}$, divide by 12, call it thousands.
To multiply by 125, divide by 8, call it thousands.
To multiply by $166\frac{2}{3}$, divide by 6, call it thousands.
To multiply by 250, divide by 4, call it thousands.
To multiply by $333\frac{1}{3}$, divide by 3, call it thousands.
To multiply by $37\frac{1}{2}$, take $\frac{3}{8}$ of the number, call it hundreds.
To multiply by $87\frac{1}{2}$, take $\frac{7}{8}$ of the number, call it hundreds.

To Multiply Numbers Ending with 5

To multiply two small numbers each of which ends in 5, such as 35 and 75, take the product of the 3 and 7, increase this by one-half the sum of these figures, and prefix the result to 25. Thus,

35 $5 \times 5 = 25$
75 $7 \times 3 = 21$, $21 + \frac{1}{2}(7 + 3) = 26$
2,625

To Multiply Any Number by 21, 31, 41, etc.

In multiplying any number by 21, or 31, or 401, or any number of two figures where the last is 1, or of three figures, where the last two figures are 01, a good deal of time can be saved by abbreviating the ordinary process as here illustrated. For instance, suppose we have to multiply 231423 by 21. Instead of putting down 231423 with 21 under it, then drawing a line, multiplying by 1, then by 2 or 20, then adding, as is the ordinary custom; all that is necessary is simply to multiply by the 2, placing the product

231423
4628460
4859883

one figure to the left, and then to add. Try this method, using 31, 51, 61, 91, 201, 3001, and 901 as multipliers. There is a saving in the above example of eight figures.

To Multiply by 9, 99, 999, etc.

It is easier for most people to subtract than to multiply. Instead of multiplying by 9, we multiply by 10 and subtract the number from this product.

$$8759632 \times 9 = 87596320$$
$$8759632$$
$$\textit{Product}, \quad = 78836688$$

To multiply by 99, add two ciphers and subtract; to multiply by 999, add three ciphers and subtract, etc.

The Complement Rule

N. B.—The "complement" of a number is a number which when added to it makes it 100. Thus the complement of 94 is 6, of 98 is 2.

To find the product of two numbers, as 94 and 98, for instance, multiply their complements together, and for the other two figures subtract across, either the 2 from the 94 or the 6 from the 98.

$$98 - 2$$
$$94 - 6$$
$$9212$$

Proof of Multiplication in Ten Seconds

Here is a simple *proof* of multiplication which is a modification of the old method of casting out the nines. The *unitate* of a number is the sum of its digits reduced to a unit. Note these examples:

$$24562 = 19 = 10 = 1$$
$$398469 = 39 = 12 = 3$$
$$400298 = 23 = 5$$

The sum of the digits of the first number is 19; these digits added equal 10, and these added equal 1. Note the following example in multiplication:

$$\left.\begin{matrix} 252 = 9 \\ 321 = 6 \end{matrix}\right\} = 54 = 9$$
$$252$$
$$504$$
$$756$$
$$80892 = 27 = 9$$

The *unitate* of the multiplier is 9 and the *unitate* of the multiplicand is 6; 6 times 9 equals 54, and the *unitate* of 54 is 9. Now the *unitate* of the product is found to be 9 also, which is a proof of the correctness of the work. Note this example:

$$\begin{array}{r} 7\,5\,9\,8 = 2\,9 = 1\,1 = 2 \\ 3\,4\,6\,3 = 1\,6 \qquad = 7 \end{array} \Big\} = 1\,4 = 5$$

$$\begin{array}{r} 2\,2\,7\,9\,4 \\ 4\,5\,5\,8\,8 \\ 3\,0\,3\,9\,2 \\ 2\,2\,7\,9\,4 \\ 2\,6\,3\,1\,1\,8\,7\,4 = 3\,2 = 5 \end{array}$$

It is not necessary to write down as many figures as are written above. The *unitate* of each number can easily be found mentally.

Rapid Multiplication

When the unit figures added equal ten, and the tens are alike, multiply the units and set down the result; add one to either numbers, in ten's place, and multiply by the other, and you have the product.

To multiply any number by $66\frac{2}{3}$, add 3 ciphers and divide by 15.
" " " " " $166\frac{2}{3}$, " 3 " " " " 6.
" " " " " 125, " 3 " " " " 8.

The three ciphers increase the number to be multiplied one thousand times, or two ciphers one hundred times, and dividing it by the number of times the multiplier is contained in 100 or 1,000 gives the product.

To Multiply Mixed Numbers

Rule.—1. Multiply the whole numbers together.
2. Multiply the upper whole number by the lower fraction.
3. Multiply the lower whole number by the upper fraction.
4. Multiply the fractions together.
5. Add the four products.

Example.—Multiply $12\frac{2}{3}$ by $8\frac{3}{4}$.

$12\frac{2}{3}$
$8\frac{3}{4}$

1. Whole numbers multiplied.....96
2. Multiply 12 by $\frac{3}{4}$ 9
3. Multiply 8 by $\frac{2}{3}$ ..... $5\frac{1}{3}$
4. Multiply $\frac{2}{3}$ by $\frac{3}{4}$ = 6-12 or..... $\frac{1}{2}$

Add results.....$110\frac{5}{6}$

To Multiply Two Numbers Having the Same Fractions

Rule.—1. Multiply the whole numbers together. $9\frac{2}{3}$
2. Add the two numbers together and multiply this sum by either one of the fractions. $6\frac{2}{3}$
3. Multiply the two fractions together. 54
4. Add the results. $10\frac{4}{9}$

$64\frac{4}{9}$

DIVISION

Lightning Methods of Division

To divide by $1\frac{1}{2}$, remove point one place to left, multiply by 8.
To divide by $2\frac{1}{2}$, remove point one place to left, multiply by 4.
To divide by $3\frac{1}{3}$, remove point one place to left, multiply by 3.
To divide by $8\frac{1}{3}$, remove point two places to left, multiply by 12.
To divide by $12\frac{1}{2}$, remove point two places to left, multiply by 8.
To divide by $16\frac{2}{3}$, remove point two places to left, multiply by 6.
To divide by 25, remove point two places to left, multiply by 4.
To divide by $33\frac{1}{3}$, remove point two places to left, multiply by 3.
To divide by 50, remove point two places to left, multiply by 2.
To divide by 125, remove point three places to left, multiply by 8.
To divide by 250, remove point three places to left, multiply by 4.
To divide by $333\frac{1}{3}$, remove point three places to left, multiply by 3.

Tests of Divisibility

Any number is divisible by 2 when the last figure is even; divisible by 4 when the last two figures are divisible by 4; divisible by 5 when the last figure is 0 or 5; divisible by 3 when the sum of its figures is divisible by 3; divisible by 9 when the sum of its figures is divisible by 9.

The product of any three consecutive numbers is divisible by 6; the product of any four consecutive numbers is divisible by 24.

MULTIPLICATION AND DIVISION COMBINED

When it becomes necessary to multiply two or more numbers together, and divide by a third, or by a product of a third and fourth, it must be *literally done if the numbers are prime.*

For example: Multiply 19 by 13 and divide that product by 7.

This must be done at full length, because the numbers are *prime;* and in all such cases there will result a *fraction.*

But in *actual business* the problems are *almost all* reduceable by short operations; as the prices of articles, or amount called for, always corresponds with some *aliquot* part of our scale of computation. And when two or more of the numbers are *composite numbers,* the work *can always* be contracted.

Example.—Multiply 375 by 7, and divide that product by 21. To obtain the answer, it is sufficient to divide 375 by 3, which gives 125.

The 7 divides the 21, and the factor 3 remains for a divisor. Here it becomes necessary to lay down a *plan of operation.*

Draw a perpendicular line and place all numbers that are to be multiplied together under each other, on the right-hand side, and all numbers that are divisors under each other, on the left-hand side.

EXAMPLES

Multiply 140 by 36, and divide that product by 84. We place the numbers thus:

$$84 \mid \begin{matrix} 140 \\ 36 \end{matrix}$$

We may cast out *equal factors* from each side of the line without *affecting the result.* In this case 12 will divide 84 and 36; then the numbers will stand thus:

$$7 \mid \begin{matrix} 140 \\ 3 \end{matrix}$$

But 7 divides 140, and gives 20, which, multiplied by 3, gives 60 for the result.

Multiply 4783 by 39, and divide that product by 13.

$$\begin{array}{r|l} 13 & 4783 \\ & 39\ 3 \end{array}$$

Three times 4783 must be the result.

Multiply 80 by 9, that product by 21, and divide the whole by the product of $60 \times 6 \times 14$.

$$\begin{array}{rl|l} 3 & 60 & 80\ 4 \\ & 6 & 9 \\ 2 & 14 & 21\ 3 \end{array}$$

In the above divide 60 and 80 by 20, and 14 and 21 by 7, and those numbers will stand canceled as above, with 3 and 4, 2 and 3, at their sides.

Now, the product $3 \times 6 \times 2$, on the divisor side, is equal to 4 times 9 on the other, and the remaining 3 is the result.

FRACTIONS

The reciprocal of a number is a unit divided by the number. The reciprocal of a fraction is the fraction inverted. To reduce two or more fractions to a common denominator, multiply all the denominators except its own for a new numerator and multiply all the denominators together for a common denominator.

ADDITION OF FRACTIONS

If the fractions have not a common denominator, reduce them to a common denominator, then add the numerators and place the sum over the common denominator.

$$\text{Add } \frac{2}{3}+\frac{3}{4}+\frac{2}{5}=\frac{40+45+24}{60}=\frac{109}{60}=1\frac{49}{60}$$

Here $3 \times 4 \times 5$ or 60 is the common denominator.

SUBTRACTION OF FRACTIONS

Reduce the fractions to a common denominator, subtract the numerators and place their difference over the common denominator. Subtract $\frac{2}{3}$ from $\frac{3}{4}$. Here the common denominator is $3 \times 4 = 12$, and the difference of the numerators 1, hence $\frac{1}{12}$ is the answer

MULTIPLICATION OF FRACTIONS

Multiply the numerators for a new numerator and the denominators for a new denominator.

Multiply $\frac{2}{3} \times \frac{3}{4} = \frac{6}{12} = \frac{1}{2}$ the answer. 3×4 is the new denominator, and 2×3 is the new numerator.

DIVISION OF FRACTIONS

Invert the terms of the divisor and proceed as in multiplication.

Inverting the divisor tells how many times the divisor is contained in one, as $\frac{3}{4}$ inverted equals $\frac{4}{3}$, the number of times $\frac{3}{4}$ is contained in 1.

RULES AND EXAMPLES FOR VARIOUS BUSINESS OPERATIONS

SUCH AS: COMMISSION, DISCOUNTS, PROFIT AND LOSS, TAXES, INSURANCE, PARTIAL PAYMENTS, ETC.

COMMISSION

To Find the Commission, the Cost or Selling Price and Per Cent of Commission Being Given

Rule.—Multiply the cost or selling price by the rate per cent of commission.

Example.—How much commission will be due an agent who buys $9,000 worth of coal on a commission of 5 per cent?

OPERATION

$9,000 = Investment or base.
.05 = Per cent of commission.
$450.00 = Commission or percentage.

Explanation.—Since the rate of commission is 5 per cent, the whole commission due the agent will be 5 per cent of the investment, $9,000, or $450.

To Find the Investment or Gross Sales, the Commission and Per Cent of Commission Being Given

Rule.—Divide the commission by the rate per cent of commission.

Example.—If an agent's rate of commission is 3 per cent, what value of goods must he sell to earn a commission of $75?

	Com.
3% = .03	$75.00
	$2,500

Explanation.—Since the agent's commission is 3 per cent, he earns 3 cents by selling $1 worth of goods; the value of the

goods sold, therefore, must be as many times $1 as 3 cents is contained times in $75, which is 2,500 times, and 2,500 times $1 is $2,500.

To Find the Investment and Commission When Both are Included in a Remittance by the Principal

Rule.—Divide the remittance by 1 plus the rate per cent of commission.

Example.—If $1,050 is sent to a Syracuse agent for the purchase of salt, how much will he invest, his rate of commission being 5 per cent?

OPERATION

$1.00 = Investment.
.05 = Commission.
$1.05 = Actual cost to principal of each dollar invested by agent.

$1.05)$1,050
$1,000, Sum invested in salt.

Explanation.—For each dollar invested the principal supplies the dollar invested and 5 cents for the agent's services, therefore the agent will invest only as many dollars in salt as $1 plus 5 cents, or $1.05, is contained times in $1,050, or 1,000 times, hence the investment $1,000.

DISCOUNTS

Discount is the allowance made from the amount of a debt, a note, or other obligation, or a deduction from the price of goods for payment before it is due.

Trade Discount is the allowance made by manufacturers and merchants upon their fixed or list prices.

When there is more than one trade discount they are known as *discount series.*

Trade discount is computed by the rules of percentage on the market price as a base. When a series of discounts is allowed, the first only is so computed, and in every subsequent discount the remainder after each preceding discount is regarded as the base.

To Find the Selling Price, the List Price and Discount Series Being Given

Example.—The list price of a carriage is $250, what is the net selling price, if a discount of 40 per cent is allowed?

OPERATION

$250 = List price.	$250 = Cost.
.40 = Per cent of discount.	100 = Discount.
$100.00 = Discount.	$150 = Net selling price.

Explanation.—Since the discount is 40 per cent and the list price or base is $250, the discount to be deducted will be 40 per cent, or $100. The net price will be $250 — $100 = $150.

True Discount

True Discount is the difference between the face of a debt due at a future time and its present worth.

The Present Worth of a debt payable at a future time without interest is its value *now;* hence is such a sum as being put at simple interest at the legal rate will amount to the given debt when it becomes due.

To Find the Present Worth and True Discount

Example.—Find the present worth and true discount of a claim for $871.68 due 2 years 3 months hence, at 6 per cent per annum.

OPERATION

$ .135 = Interest on $1 for 2 yrs. 3 mo. at 6 per cent.
1.135 = Amount.
871.58 ÷ 1.135 = $768, present worth.
871.68 — $768 = $103.68, true discount.

Explanation —The amount of the debt at the end of 2 years 3 months is $871.68, and since $1 would in that time at 6 per cent amount to $1 135, the present worth must be as many times $1 as $1.135 is contained times in $871.68, or $768. If the face is $871.68 and its present worth is only $768, the true discount will be $871.68 minus $768, or $103.68.

Rule.—Divide the amount of the debt at its maturity by one dollar plus its interest for the given time and rate and the quotient will be the present worth. Subtract the present worth from the amount and the remainder will be the true discount.

Bank Discount

Bank Discount is a deduction from the sum due upon a negotiable paper at its maturity for the cashing or buying of such paper before it becomes due.

The *discount* may be a fixed sum, but is usually the interest at the legal rate taken in advance. *Bank discount* is usually reckoned on a basis of 360 days a year.

The *time* in bank discount is always the number of days from the date of discounting to the date of maturity.

The *term of discount* is the time the note has to run after being discounted.

Notes containing an interest clause will bear interest from date to maturity unless other time be specified.

Non-Interest Bearing Notes become interest bearing if not paid at maturity.

The *maturity* of a note or draft is indicated by using a short vertical line with the date on which the note or draft is nominally due on the left and the date of maturity on the right; thus, Nov. 21—24.

To Find the Discount and Proceeds, the Face of a Note, Time and Rate Per Cent of Discount Being Given

Example.—Find the bank discount and proceeds of a note for $580 due in 63 days at 6 per cent.

OPERATION

$580.00 = Face.
6.09 = Discount for 63 days.
$573.91 = Proceeds.

Explanation.—The bank discount of a note being its interest for the time plus grace and the proceeds being the face of a note minus the bank discount, it is only necessary to compute the interest on the face for the full time to obtain the discount and to subtract such discount from the face to find the proceeds; thus, $6.09 being the discount, $580 minus $6.09 equals $573.91 proceeds.

Rule.—Compute the interest for the time and rate for the bank discount, and subtract this bank discount from the face of the note to find the proceeds.

To Find the Face of a Note, the Proceeds, Time and Rate Per Cent of Discount Being Given

Example.—What must be the face of a note, payable in 60 days, that when discounted at 6 per cent the proceeds may be $573.91?

OPERATION

$1.00 = Face of note of $1.
.0105 = Discount of note of $1.
.9895 = Proceeds of note of $1.
$573.91 ÷ .9895 = $580 face required.

Explanation.—If the discount of $1 at 6 per cent for 63 days is $.0105, the proceeds of $1 of the note would be $1 minus $.0105, or $.9895, and if the proceeds of $1 are $$.9895 it would require as many dollars face of note to give $573.91 as $.9895 are contained times in $573.91, or $580.

Rule.—Divide the proceeds of a note by the proceeds of one dollar for the given rate and time.

PROFIT AND LOSS

Profit and Loss treats of gains or losses in business transactions.

The *gross* or *full* cost of an article is its first cost increased by all outlays incident to its purchase and holding to date of sale.

The Net Selling Price is the gross selling price, less all charges incident to its sale.

To Find the Profit and Loss, the Cost and Rate Being Given.

Example.—An agent paid $95 for a reaper and sold it at a profit of 18 per cent. What was his gain?

OPERATION

$95.00 = Cost.
.18 = Per cent of gain.
$17.10 = Gain.

Explanation.—Since the agent gained 18 per cent or 18 cents on $1, on the $95 of cost he would gain 95 times $.18, or $17.10.

Rule.—Multiply the cost by the rate.

To Find the Cost, the Gain or Loss and the Rate of Gain or Loss Being Given

Rule.—Divide the gain or loss by the per cent of gain or loss.

To Find the Rate of Profit or Loss, the Cost and the Profit or Loss Being Given

Rule.—Divide the profit or loss by the cost.

To Find the Cost, the Selling Price and the Rate Per Cent of Profit or Loss Being Given

Rules.—Divide the selling price by 1 plus the rate of gain. Divide the selling price by 1 minus the rate of loss.

TAXES

To Find a Property Tax

Example.—The rate of taxation in the city of Des Moines, Iowa, is $1\frac{3}{4}$. What amount of tax must a person pay, whose personal property is valued at $17,500, and who owns real estate assessed at $24,900?

$$\begin{array}{r} \$17{,}500 \\ 24{,}900 \\ \hline \$42{,}400 \times .01\frac{3}{4} = \$742. \end{array}$$

Explanation.—Since his total valuation was $42,400, and the rate of taxation $1\frac{3}{4}$ per cent, his tax would be $1\frac{3}{4}$ per cent of $42,400, or $742.

Rule.—Multiply the total assessed value by the rate per cent of taxation.

INSURANCE

To Find the Cost of Insurance

Example.—The stock in a store is insured for $750. What is the cost of insurance for one year at $1\frac{1}{2}$ per cent premium if $1.25 is charged for the policy?

OPERATION

$\$750$ = Amount insured.
$.015$ = Per cent of premium.
$\$11.25$ = Premium.
$1\ 25$ = Cost of policy.
$\$12.50$ = Full cost of insurance.

Explanation.—Since the amount insured is the base, and the per cent of premium the rate, if the amount is multiplied by the rate the product, $11.25, will be the premium; adding $1.25, cost of policy = $12.50, the full cost.

Rule.—Multiply the amount of insurance by the rate per cent of premium, and add extra charges, if any.

To Find the Amount Insured, the Premium and Per Cent of Premium Being Given

Rule.—From the full cost of insurance subtract the extra charges, if any; divide the remainder by the per cent of premium, and the quotient will be the face of the policy.

INTEREST

Legal Points Concerning Interest

1 **Interest** is money paid for the use of money. If one borrows money promising to repay it with an additional amount, the sum borrowed is called the *principal*, the additional amount *interest*. It is usually stated as so much per cent, i.e., so many dollars of interest for every hundred dollars of principal.

2. **When Allowed.**—Interest is allowed (1) when it is expressly contracted for, (2) when such an agreement is implied, (3) when a debt has become due but remains unpaid.

The most common instance in the first class is where money is borrowed. The debtor usually expressly agrees to pay the debt and interest.

The second class is where money is borrowed and the agreement to pay interest is implied from the nature of the business or the usual custom.

The third class relates to the interest accruing after the debt becomes due, and it is a general rule that one who fails to pay money due must also pay interest upon it up to the time he does pay.

3. **Usury.**—Many of the States forbid any one to give or receive more than a stated rate of interest. This rate differs in the different States, varying from 6 to 12 per cent. The taking of a higher rate than that allowed by the law is usury; thus *usury is unlawful interest.*

4. **Legal Rate.**—Every State has established a certain rate which shall be the rate of interest in all those cases where the parties have not fixed their own rate. This is called the *legal rate*, and in most States it is 6 per cent per annum. See *Interest Laws and Statutes of Limitation.*

A promise to "pay $100 and interest" means interest at the legal rate of the State in which the payment is to be made.

5. **Penalty of Usury.**—Some penalty is inflicted upon the one who takes usury, i.e., upon the lender, not upon the borrower. It varies in the different States, but is usually one of three kinds: (1) the forfeiture of the usurious interest, i.e., all above the lawful rate; (2) the forfeiture of all the interest; or (3) the forfeiture of both principal and interest.

In a State where the first rule is adopted, the lender who has lent at an usurious rate may recover the principal and interest

at the legal rate; where the second is adopted only the money he lent; and where the third is adopted not even that. See Interest Laws.

Book Accounts.—Interest may be charged on book accounts after legal demand for payment. In Connecticut interest on book accounts is allowed only when payment is unreasonably delayed.

8. **Guardians and Trustees** may be charged interest upon all trust funds in their hands after their failure to invest them within a reasonable time.

9. **Copartnership.**—If a partner withdraws money from the funds belonging to the firm, for private use, he will be liable for interest on the same.

10. **Policy of Insurance.**—If loss occurs under a policy of insurance, it bears interest from the time it is due according to the terms of the policy.

11. **Compound** interest is not collectible by law. When interest has accumulated and become payable, an agreement that it shall be added to the principal thus formed will usually be deemed legal.

Lightning Method for Calculating Interest

This is probably the shortest and simplest method known. Multiply the principal by the number of days, and

For 4 per cent, divide by 90		For 8 per cent, divide by 45	
For 5 per cent, divide by 72		For 9 per cent, divide by 40	
For 6 per cent, divide by 60		For 10 per cent, divide by 36	
For 7 per cent, divide by 52		For 12 per cent, divide by 30	

Example.—What is the interest on $450 for 1 month and 10 days at 8 per cent?

Solution.—$450 \times 40 \div 45 = \$4.00$. Ans. Interest.

BANKERS' METHOD

To Find the Interest on Any Sum at 6 Per Cent for Any Number of Days

Rule.—Remove the decimal point two places to the left, and you have the interest for 60 days.

Example.—What is the interest on $250 for 60 days at 6 per cent? Principal, $250. Interest, $2.50.

When the time is more or less than 60 days, first find the interest for 60 days, and from that to the time required.

For 120 days, multiply by 2
" 90 " add $\frac{1}{2}$ of itself.
" 75 " " $\frac{1}{4}$ " "
" 30 " divide by 2.
" 15 " " " 4.
" 3 " " " 20.

What is the interest on $720 for 75 days at 6 per cent?

$7.20, interest for 60 days.
1.80, " " 15 "

$9.00, interest for 75 days.

Cancelation Method

Rule.—Place the principal, the rate, and the time in *months*, on the right of a vertical line, and 12 on the left; or, if the time is short and contains days, reduce to days, and place 360 on the left. After canceling equal factors on both sides of the line, the product of the remaining factors on the right, divided by the factor, if any, on the left, will give the required interest.

To find the interest of $184.80 for 1 year 5 months at 5 per cent.

OPERATION

$184.80 | .05 | 17 = $15.40

12 | $13.09, *Ans.*

Analysis.—$184.80 × .05 gives the interest for 1 year or 12 months, which divided by 12 gives the interest for 1 month; the quotient multiplied by 17, the number of months in 1 year 5 months, gives $13.09, the interest required.

To find the interest of $240 for 2 months 18 days at 7 per cent.

OPERATION

$240^{6} | .07 | 78^{26} = 360

3 | $10.92

$3.64, *Ans.*

Analysis.—$240 × .07 gives the interest for 1 year or 360 days, which divided by 360 gives the interest for 1 day; the quotient multiplied by 78, the number of days in 2 months 18 days, gives $3.64, the required interest.

To find the interest of $696 for 93 days at 1 per cent a month. Of $325.20 at $\frac{3}{4}$ per cent a month for 63 days.

OPERATION

$696^{348} | .12 | 93^{31} = 360

5 | $107.88

$21.576, *Ans.*

OPERATION

325.20^{8.10}$ | .09 | 63 = 360

40 | $5.121, *Ans.*

INTEREST TABLES.

IN the following interest tables, interest is computed to mills to insure greater accuracy.

The interest at any other rate can easily be found. Interest at 4 per cent is ½ of interest at 8 per cent. Double interest at 5 per cent and you have interest at 10 per cent, etc.

The interest is given in hundreds of dollars. To find the interest on $10, $20, etc., move decimal point one place to the left. To find interest on $1, $2, etc., move decimal point two places to the left.

EXAMPLE:

FIND THE INTEREST ON $165 FOR ONE YEAR FIVE MONTHS SIXTEEN DAYS AT FIVE PER CENT.

Interest on	$100	for	one	year			$5.00
"	"	60	"	"	"		3.00
"	"	5	"	"	"		.25
"	"	100	"	five	months		2.08
"	"	60	"	"	"		1.25
"	"	5	"	"	"		.10
"	"	100	"	sixteen	days		.22
"	"	60	"	"	"		.13
"	"	5	"	"	"		.01
Total interest							$12.04

INTEREST AT FIVE PER CENT.

Days.	$100	$200	$300	$400	$500	$600	$700	$800	$900
1	.014	.028	.042	.056	.069	.083	.097	.111	.125
2	.028	.056	.083	.111	.139	.167	.194	.222	.250
3	.042	.083	.125	167	.208	.250	.291	.333	.375
4	.056	.111	.167	.222	.278	.333	.389	.444	.500
5	.069	.139	.208	.278	.347	.417	.486	.556	.625
6	.083	.167	.250	.333	.417	.500	.583	.667	.750
7	.097	.194	.291	.389	.486	.583	.681	.778	.875
8	.111	.222	.333	.444	.556	.667	.778	.889	1.000
9	.125	.250	.375	.500	.625	.750	.875	1.000	1.125
10	.139	.278	.417	.556	.694	.833	.972	1.111	1.250
11	.153	.306	.459	.611	.764	.917	1.069	1.222	1.375
12	.167	.333	.500	.667	.833	1.000	1.167	1.333	1.500
13	.180	.361	.542	.722	.903	1.083	1.264	1.444	1.625
14	.194	.389	.583	.778	.971	1.167	1.361	1.556	1.750
15	.208	.417	.625	.833	1.041	1.250	1.458	1.667	1.875
16	.222	.444	.667	.889	1.111	1.333	1.555	1.778	2.000
17	.236	.472	.708	.944	1.180	1.417	1.653	1.889	2.125
18	.250	.500	.750	1.000	1.250	1.500	1.750	2.000	2.250
19	.264	.528	.792	1.056	1.319	1.583	1.847	2.111	2.375
20	.278	.556	.833	1.111	1.389	1.667	1.944	2.222	2.500
21	.291	.583	.875	1.167	1.458	1.750	2.041	2.333	2.625
22	.305	.611	.917	1.222	1.528	1.833	2.138	2.444	2.750
23	.319	.639	.959	1.278	1.597	1.917	2.236	2.556	2.875
24	.333	.667	1.000	1.333	1.667	2.000	2.333	2.667	3.000
25	.347	.694	1.042	1.389	1.736	2.083	2.430	2.778	3.125
26	.361	.722	1.083	1.444	1.805	2.167	2.528	2.889	3.250
27	.375	.750	1.125	1.500	1.875	2.250	2.625	3.000	3.375
28	.389	.778	1.167	1.556	1.944	2.333	2.722	3.111	3.500
29	.403	.806	1.208	1.611	2.014	2.417	2.820	3.222	3.625
Mos.									
1	.417	.833	1.250	1.667	2.083	2.500	2.917	3.333	3.750
2	.833	1.667	2.500	3.333	4.167	5.000	5.833	6.667	7.500
3	1.250	2.500	3.750	5.000	6.250	7.500	8.750	10.000	11.250
4	1.667	3.333	5.000	6.667	8.333	10.000	11.667	13.333	15.000
5	2.083	4.167	6.250	8.333	10.416	12.500	14.583	16.667	18.750
6	2.500	5.000	7.500	10.000	12.500	15.000	17.500	20.000	22.500
7	2.917	5.833	8.750	11.667	14.583	17.500	20.417	23.333	26.250
8	3.333	6.667	10.000	13.333	16.667	20.000	23.333	26.667	30.000
9	3.750	7.500	11.250	15.000	18.750	22.500	26.250	30.000	33.750
10	4.167	8.333	12.500	16.667	20.833	25.000	29.167	33.333	37.500
11	4.583	9.167	13.750	18.333	22.917	27.500	32.083	36.667	41.250
Year									
1	5.000	10.000	15.000	20.000	25.000	30.000	35.000	40.000	45.000

INTEREST AT SIX PER CENT.

Days.	$100	$200	$300	$400	$500	$600	$700	$800	$900
1	.017	.033	.050	.067	.083	.100	.117	.133	.150
2	.033	.067	.100	.133	.167	.200	.233	.267	.300
3	.050	.100	.150	.200	.250	.300	.350	.400	.450
4	.067	.133	.200	.267	.333	.400	.467	.533	.600
5	.083	.167	.250	.333	.417	.500	.583	.667	.750
6	.100	.200	.300	.400	.500	.600	.700	.800	.900
7	.117	.233	.350	.467	.583	.700	.817	.933	1.050
8	.133	.267	.400	.533	.667	.800	.933	1.067	1.200
9	.150	.300	.450	.600	.750	.900	1.050	1.200	1.350
10	.167	.333	.500	.667	.833	1.000	1.167	1.333	1.500
11	.183	.367	.550	.733	.917	1.100	1.283	1.467	1.650
12	.200	.400	.600	.800	1.000	1.200	1.400	1.600	1.800
13	.217	.433	.650	.867	1.083	1.300	1.517	1.733	1.950
14	.233	.467	.700	.933	1.167	1.400	1.633	1.867	2.100
15	.250	.500	.750	1.000	1.250	1.500	1.750	2.000	2 250
16	.267	.533	.800	1.067	1.333	1.600	1.867	2.133	2.400
17	.283	.567	.850	1.133	1.417	1.700	1.983	2.267	2.550
18	.300	.600	.900	1.200	1.500	1.800	2.100	2.400	2.700
19	.317	.633	.950	1.267	1.583	1.900	2.217	2.533	2.850
20	.333	.667	1.000	1.333	1.667	2.000	2.333	2.667	3.000
21	.350	.700	1.050	1.400	1.750	2.100	2.450	2.800	3.150
22	.367	.733	1.100	1.467	1.833	2.200	2.567	2.933	3.300
23	.383	.767	1.150	1.533	1.917	2.300	2.683	3.067	3.450
24	.400	.800	1.200	1.600	2.000	2.400	2.800	3.200	3.600
25	.417	.833	1.250	1.667	2.083	2.500	2.917	3.333	3.750
26	.433	.867	1.300	1.733	2.167	2.600	3.033	3.467	3.900
27	.450	.900	1.350	1.800	2.250	2.700	3.150	3.600	4.050
28	.467	.933	1.400	1.867	2.333	2.800	3.267	3.733	4.200
29	.483	.967	1.450	1.933	2.417	2.900	3.383	3.867	4.350
Mos.									
1	.500	1.000	1.500	2.000	2.500	3.000	3.500	4.000	4.500
2	1.000	2.000	3.000	4.000	5.000	6.000	7.000	8.000	9.000
3	1.500	3.000	4.500	6.000	7.500	9.000	10.500	12.000	13.500
4	2.000	4.000	6.000	8.000	10.000	12.000	14.000	16.000	18.000
5	2.500	5.000	7.500	10.000	12.500	15.000	17.500	20.000	22.500
6	3.000	6.000	9.000	12.000	15.000	18.000	21.000	24.000	27.000
7	3.500	7.000	10.500	14.000	17.500	21.000	24.500	28.000	31.500
8	4.000	8.000	12.000	16.000	20.000	24.000	28.000	32.000	36.000
9	4.500	9.000	13.500	18.000	22.500	27.000	31.500	36.000	40.500
10	5.000	10.000	15.000	20.000	25.000	30.000	35.000	40.000	45.000
11	5.500	11.000	16.500	22.000	27.500	33.000	38.500	44.000	49.500
Year.									
1	6 000	12.000	18.000	24.000	30.000	36.000	42.000	48.000	54.000

INTEREST AT SEVEN PER CENT.

Days.	$100	$200	$300	$400	$500	$600	$700	$800	$900
1	.019	.039	.058	.078	.097	.117	.136	.156	.175
2	.039	.078	.117	.156	.194	.233	.272	.311	.350
3	.058	.117	.175	.233	.292	.350	.408	.467	.525
4	.078	.156	.233	.311	.389	.467	.544	.622	.700
5	.097	.194	.292	.389	.486	.583	.681	.778	.875
6	.117	.233	.350	.467	.583	.700	.817	.933	1.050
7	.136	.272	.408	.544	.681	.817	.953	1.089	1.225
8	.156	.311	.467	.622	.778	.933	1.089	1.244	1.400
9	.175	.350	.525	.700	.875	1.050	1.225	1.400	1.575
10	.194	.389	.583	.778	.972	1.167	1.361	1.556	1.750
11	.214	.428	.642	.856	1.069	1.283	1.497	1.711	1.925
12	.233	.467	.700	.933	1.167	1.400	1.633	1.867	2.100
13	.253	.506	.758	1.011	1.264	1.517	1.769	2.022	2.275
14	.272	.544	.817	1.089	1.361	1.633	1.906	2.178	2.450
15	.292	.583	.875	1.167	1.458	1.750	2.042	2.333	2.625
16	.311	.622	.933	1.244	1.556	1.867	2.178	2.489	2.800
17	.331	.661	.992	1.322	1.653	1.983	2.314	2.644	2.975
18	.350	.700	1.050	1.400	1.750	2.100	2.450	2.800	3.150
19	.369	.739	1.108	1.478	1.847	2.217	2.586	2.956	3.325
20	.389	.778	1.167	1.556	1.944	2.333	2.722	3.111	3.500
21	.408	.817	1.225	1.633	2.042	2.450	2.858	3.267	3.675
22	.428	.856	1.283	1.711	2.139	2.567	2.994	3.422	3.850
23	.447	.894	1.342	1.789	2.236	2.683	3.131	3.578	4.025
24	.467	.933	1.400	1.867	2.333	2.800	3.267	3.733	4.200
25	.486	.972	1.458	1.944	2.431	2.917	3.403	3.889	4.375
26	.506	1.011	1.517	2.022	2.528	3.033	3.539	4.044	4.550
27	.525	1.050	1.575	2.100	2.625	3.150	3.675	4.200	4.725
28	.544	1.089	1.633	2.178	2.722	3.267	3.811	4.356	4.900
29	.564	1.128	1.692	2.256	2.819	3.383	3.947	4.511	5.075
Mos.									
1	.583	1.167	1.750	2.333	2.917	3.500	4.083	4.667	5.250
2	1.167	2.333	3.500	4.667	5.833	7.000	8.167	9.333	10.500
3	1.750	3.500	5.250	7.000	8.750	10.500	12.250	14.000	15.750
4	2.333	4.667	7.000	9.333	11.667	14.000	16.333	18.667	21.000
5	2.917	5.833	8.750	11.667	14.583	17.500	20.417	23.333	26.250
6	3.500	7.000	10.500	14.000	17.500	21.000	24.500	28.000	31.500
7	4.083	8.167	12.250	16.333	20.417	24.500	28.583	32.667	36.750
8	4.667	9.333	14.000	18.667	23.333	28.000	32.667	37.333	42.000
9	5.250	10.500	15.750	21.000	26.250	31.500	36.750	42.000	47.250
10	5.833	11.667	17.500	23.333	29.167	35.000	40.833	46.667	52.500
11	6.417	12.833	19.250	25.667	32.083	38.500	44.917	51.333	57.750
Year									
1	7.000	14.000	21.000	28.000	35.000	42.000	49.000	56.000	63.000

INTEREST AT EIGHT PER CENT.

Days.	$100	$200	$300	$400	$500	$600	$700	$800	$900
1	.022	.044	.067	.089	.111	.133	.156	.178	.200
2	.044	.089	.133	.178	.222	.267	.311	.356	.400
3	.067	.133	.200	.267	.333	.400	.467	.533	.600
4	.089	.178	.267	.356	.444	.533	.622	.711	.800
5	.111	.222	.333	.444	.556	.667	.778	.889	1.000
6	.133	.267	.400	.533	.667	.800	.933	1.067	1.200
7	.156	.311	.467	.622	.778	.933	1.089	1.244	1.400
8	.178	.356	.533	.711	.889	1.067	1.244	1.422	1.600
9	.200	.400	.600	.800	1.000	1.200	1.400	1.600	1.800
10	.222	.444	.667	.889	1.111	1.333	1.556	1.778	2.000
11	.244	.489	.733	.978	1.222	1.467	1.711	1.956	2.200
12	.267	.533	.800	1.067	1.333	1.600	1.867	2.133	2.400
13	.289	.578	.867	1.156	1.444	1.733	2.022	2.311	2.600
14	.311	.622	.933	1.244	1.556	1.867	2.178	2.489	2.800
15	.333	.667	1.000	1.333	1.667	2.000	2.333	2.667	3.000
16	.356	.711	1.067	1.422	1.778	2.133	2.489	2.844	3.200
17	.378	.756	1.133	1.511	1.889	2.267	2.644	3.022	3.400
18	.400	.800	1.200	1.600	2.000	2.400	2.800	3.200	3.600
19	.422	.844	1.267	1.689	2.111	2.533	2.956	3.378	3.800
20	.444	.889	1.333	1.778	2.222	2.667	3.111	3.556	4.000
21	.467	.933	1.400	1.867	2.333	2.800	3.267	3.733	4.200
22	.489	.978	1.467	1.956	2.444	2.933	3.422	3.911	4.400
23	.511	1.022	1.533	2.044	2.556	3.067	3.578	4.089	4.600
24	.533	1.067	1.600	2.133	2.667	3.200	3.733	4.267	4.800
25	.556	1.111	1.667	2.222	2.778	3.333	3.889	4.444	5.000
26	.578	1.156	1.733	2.311	2.889	3.467	4.044	4.622	5.200
27	.600	1.200	1.800	2.400	3.000	3.600	4.200	4.800	5.400
28	.622	1.244	1.867	2.489	3.111	3.733	4.356	4.978	5.600
29	.644	1.289	1.933	2.578	3.222	3.867	4.511	5.156	5.800
Mos.									
1	.667	1.333	2.000	2.667	3.333	4.000	4.667	5.333	6.000
2	1.333	2.667	4.000	5.333	6.667	8.000	9.333	10.667	12.000
3	2.000	4.000	6.000	8.000	10.000	12.000	14.000	16.000	18.000
4	2.667	5.333	8.000	10.667	13.333	16.000	18.667	21.333	24.000
5	3.333	6.667	10.000	13.333	16.667	20.000	23.333	26.667	30.000
6	4.000	8.000	12.000	16.000	20.000	24.000	28.000	32.000	36.000
7	4.667	9.333	14 000	18.667	23.333	28.000	32.667	37.333	42.000
8	5.333	10.667	16.000	21.333	26.667	32.000	37.333	42.667	48.000
9	6.000	12.000	18.000	24.000	30.000	36.000	42.000	48.000	54.000
10	6.667	13.333	20.000	26.667	33.333	40.000	46.667	53.333	60.000
11	7.333	14.667	22.000	29.333	36.667	44.000	51.333	58.667	66.000
Year.									
1	8.000	16.000	24.000	32.000	40.000	48.000	56.000	64.000	72.000

How Money Grows at Interest

If one dollar be invested and the interest added to the principal annually, at the rates named, we shall have the following result as the accumulation of one hundred years.

One dollar, 100 years at 1 per cent	$ 2.75
One dollar, 100 years at 2 per cent	7.25
One dollar, 100 years at 3 per cent	19.25
One dollar, 100 years at 4 per cent	50.25
One dollar, 100 years at 5 per cent	131.50
One dollar, 100 years at 6 per cent	340.00
One dollar, 100 years at 7 per cent	868.00
One dollar, 100 years at 8 per cent	2,203.00

Time in which Money Doubles

Per C't.	Simple Int.	Comp. Int.	Per C't.	Simple Int.	Comp. Int.
2	50 years.	35 years.	5	20 years.	14 yrs. 75 da.
2½	40 years.	28 yrs. 26 da.	6	16 yrs. 8 mos.	11 yrs. 327 da.
3	33 yrs. 4 mos.	23 yrs. 164 da.	7	14 yrs. 104 da.	10 yrs. 89 da.
3½	28 yrs. 208 da.	20 yrs. 54 da.	8	12½ years.	9 yrs. 2 days.
4	25 years.	17 yrs. 246 da.	9	11 yrs. 40 da.	8 yrs. 16 days.
4½	22 yrs. 81 da.	15 yrs. 273 da.	10	10 years.	7 yrs. 100 da.

Table Showing Number of Days Between Two Dates

From ↓ / To ☞	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
January.	365	31	59	90	120	151	181	212	243	273	304	334
Febru'ry	334	365	28	59	89	120	150	181	212	242	273	303
March..	306	337	365	31	61	92	122	153	184	214	245	275
April...	275	306	334	365	30	61	91	122	153	183	214	244
May ...	245	276	304	335	365	31	61	92	123	153	184	214
June. ..	214	245	273	304	334	365	30	61	92	122	153	183
July ...	184	215	243	274	304	335	365	31	62	92	123	153
August.	153	184	212	243	273	304	334	365	31	61	92	122
Sept....	122	153	181	212	242	273	303	334	365	30	61	91
October.	92	123	151	182	212	243	273	304	335	365	31	61
Nov. ...	61	92	120	151	181	212	242	273	304	334	365	30
Dec. ...	31	62	90	121	151	182	212	243	274	304	335	365

For example: From any date in July to the same date in February there are 215 days. When the day of the month to which you count is LATER, add the difference; if EARLIER, subtract it. Thus, from January 1 to May 1 are 120 days; to the 11th of May it is 10 days more; while from January 11 to May 1 it is 10 days less. In Leap Years add 1 day if the last day of February is included in the given time.

Dividing the table diagonally by short horizontal lines, the numbers below show the days to a date in the year following, and numbers above to a date within the same year.

Table of Wages by the Week from $2.00 to $20.00

$2	2½	$3	3½	$4	4½	$5	Days	$7	$8	$9	10	12	15	20
.29	*.36*	*.43*	*.50*	*.57*	*.64*	*.71*	1	*1.00*	*1.14*	*1.29*	*1.43*	*1.71*	*2.14*	*2.86*
.08	.10	.13	.15	.17	.19	.21	¼	.29	.33	.38	.42	.50	.63	.83
.17	.21	.25	.29	.33	.38	.42	½	.58	.67	.75	.83	1.00	1.25	1.67
.25	.31	.38	.44	.50	.56	.63	¾	.88	1.00	1.13	1.25	1.50	1.88	2.50
.33	.42	.50	.58	.67	.75	.83	1	1.17	1.33	1.50	1.67	2.00	2.50	3.33
.50	.63	.75	.88	1.00	1.13	1.25	1½	1.75	2.00	2.25	2.50	3.00	3.75	5.00
.67	.83	1.00	1.17	1.33	1.50	1.67	2	2.33	2.67	3.00	3.33	4 00	5.00	6.67
.83	1.04	1.25	1.46	1.67	1.88	2.08	2½	2.92	3 33	3.75	4.17	5.00	6.25	8.33
1.00	1.25	1.50	1.75	2.00	2.25	2.50	3	3.50	4.00	4.50	5.00	6.00	7.50	10.00
1.17	1.46	1.75	2.04	2.33	2.63	2.92	3½	4.08	4.67	5.25	5 83	7.00	8.75	11.67
1.33	1.67	2.00	2.33	2.67	3.00	3.33	4	4.67	5.33	6.00	6 67	8.00	10.00	13.33
1.50	1.88	2.25	2.63	3.00	3.38	3.75	4½	5.25	6.00	6.75	7.50	9.00	11.25	15.00
1.67	2.08	2.50	2.92	3.33	3.75	4.17	5	5.83	6.67	7.50	8.33	10.00	12.50	16.67
1.83	2 29	2.75	3.21	3.67	4.13	4.58	5½	6.42	7.33	8.25	9.17	11.00	13.75	18.33
2.00	2.50	3.00	3.50	4.00	4.50	5.00	6	7.00	8.00	9.00	10.00	12.00	15.00	20.00

EXPLANATIONS.—The rate per Week will be found in the top lines, and the Time, in the middle columns. For example, at $7 per week, the wages for 4½ days will amount to $5.25.

The third line (in *italic* figures) shows the wages for one day, at the rate of counting *seven* working days a week.

Table of WAGES by the DAY. The 10 Hour System.

$1	1¼	1½	1¾	$2	2¼	2½	Hours	2¾	$3	3¼	3½	$4	4½	$5
.10	.13	.15	.18	.20	.23	.25	1	.28	.30	.33	.35	.40	.45	.50
.20	.25	.30	.35	.40	.45	.50	2	.55	.60	.65	.70	.80	.90	1.00
.30	.38	.45	.53	.60	.68	.75	3	.83	.90	.98	1.05	1.20	1.35	1.50
.40	.50	.60	.70	.80	.90	1.00	4	1.10	1.20	1.30	1.40	1.60	1.80	2.00
.50	.63	.75	.88	1.00	1.13	1.25	5	1.38	1.50	1.63	1.75	2.00	2.25	2.50
.60	.75	.90	1.05	1.20	1.35	1.50	6	1.65	1.80	1.95	2.10	2.40	2.70	3.00
.70	.88	1.05	1.23	1.40	1 58	1.75	7	1.93	2.10	2.28	2.45	2.80	3.15	3.50
.80	1.00	1.20	1.40	1.60	1.80	2.00	8	2.20	2.40	2.60	2.80	3.20	3.60	4.00
.90	1.13	1.35	1.58	1.80	2.03	2.25	9	2.48	2.70	2.93	3.15	3.60	4.05	4.50
1.00	1 25	1.50	1.75	2.00	2.25	2.50	10	2.75	3.00	3.25	3.50	4.00	4.50	5.00

Table of WAGES by the DAY. The 8 Hour System.

$1	1¼	1½	1¾	$2	2¼	2½	Hours	2¾	$3	3¼	3½	$4	4½	$5
.13	.16	.19	.22	.25	.28	.31	1	.34	.38	.41	.44	.50	.56	.63
.25	.31	.38	.44	.50	.56	.63	2	.69	.75	.81	.88	1.00	1.13	1.25
.38	.47	.56	.66	.75	.84	.94	3	1.03	1.13	1.22	1.31	1.50	1.69	1.88
.50	.63	.75	.88	1.00	1.13	1.25	4	1.38	1.50	1.63	1.75	2.00	2.25	2.50
.63	.78	.94	1.09	1.25	1.41	1.56	5	1.72	1.88	2.03	2.19	2.50	2.81	3.13
.75	.94	1.13	1.31	1.50	1.69	1.88	6	2.06	2.25	2.44	2.63	3.00	3.38	3.75
.88	1.09	1.31	1 53	1.75	1.97	2.19	7	2.41	2.63	2.84	3.06	3 50	3.94	4.38
1.00	1.25	1.50	1.75	2.00	2.25	2.50	8	2.75	3.00	3.25	3.50	4.00	4 50	5.00

At the rate of $2.25 per day, 4 hours' wages, by the *ten* hour system, will come to 90 cts.; and by the *eight* hour system, to $1.13

Table of Board or Rent, by the Week, showing it for Days.

.25	.50	.75	$1	$2	$3	$4	$5	Days	$6	$8	$9	10	11	12	15
.02	04	.05	.07	.14	.21	.29	.36	½	.43	.57	.64	.71	.79	.86	1 07
.04	.07	.11	.14	.29	.43	.57	.71	1	.86	1.14	1.29	1.43	1.57	1.71	2.14
.07	.14	.20	.29	.57	.86	1.14	1.43	2	1.71	2.29	2.57	2.86	3.14	3.43	4.29
.11	.21	.32	.43	.86	1.29	1.71	2.14	3	2.57	3.43	3.86	4.29	4.71	5.14	6.43
.14	.29	.43	.57	1.14	1.71	2.29	2.86	4	3.43	4.57	5.14	5.71	6.29	6.86	8.57
.18	.36	.54	.71	1.43	2.14	2.86	3.57	5	4.29	5.71	6.43	7.14	7.86	8.57	10.71
.21	.43	.64	.86	1.71	2.57	3.43	4.29	6	5.14	6.86	7.71	8.57	9.43	10.29	12.86
.25	.50	.75	1.00	2.00	3.00	4.00	5.00	7	6.00	8.00	9.00	10.00	11.00	12.00	15.00

One day's board or rent, at $4 per week, comes to 57 cts.; at $4.50, to 7 cts more.

Table of Wages by the Month from $9.00 to $75.00

$9	10	11	12	13	14	Days	15	16	17	18	19	20
.30	.33	.37	.40	.43	.47	1	.50	.53	.57	.60	.63	.67
.35	.38	.42	.46	.50	.54	1	.58	.62	.65	.69	.73	.77
.69	.77	.85	.92	1.00	1.08	2	1.15	1.23	1.31	1.38	1.46	1.54
1.04	1.15	1.27	1.38	1.50	1.62	3	1.73	1.85	1.96	2.08	2.19	2.31
1.38	1.54	1.69	1.85	2.00	2.15	4	2.31	2.46	2.62	2.77	2.92	3.08
1.73	1.92	2.12	2.31	2.50	2.69	5	2.88	3.08	3.27	3.46	3.65	3.85
2.08	2.31	2.54	2.77	3.00	3.23	6	3.46	3.69	3.92	4.15	4.38	4.62
2.42	2.69	2.96	3.23	3.50	3.77	7	4.04	4.31	4.58	4.85	5.12	5.38
2.77	3.08	3.38	3.69	4.00	4.31	8	4.62	4.92	5.23	5.54	5.85	6.15
3.12	3.46	3.81	4.15	4.50	4.85	9	5.19	5.54	5.88	6.23	6.58	6.92
3.46	3.85	4.23	4.62	5.00	5.38	10	5.77	6.15	6.54	6.92	7.31	7.69
3.81	4.23	4.65	5.08	5.50	5.92	11	6.35	6.77	7.19	7.62	8.04	8.46
4.15	4.62	5.08	5.54	6.00	6.46	12	6.92	7.38	7.85	8.31	8.77	9.23
4.50	5.00	5.50	6.00	6.50	7.00	13	7.50	8.00	8.50	9.00	9.50	10.00
4.85	5.38	5.92	6.46	7.00	7.54	14	8.08	8.62	9.15	9.69	10.23	10.77
5.19	5.77	6.35	6.92	7.50	8.08	15	8.65	9.23	9.81	10.38	10.96	11.54
5.54	6.15	6.77	7.38	8.00	8.62	16	9.23	9.85	10.46	11.08	11.69	12.31
5.88	6.54	7.19	7.85	8.50	9.15	17	9.81	10.46	11.12	11.77	12.42	13.08
6.23	6.92	7.62	8.31	9.00	9.69	18	10.38	11.08	11.77	12.46	13.15	13.85
6.58	7.31	8.04	8.77	9.50	10.23	19	10.96	11.69	12.42	13.15	13.88	14.62
6.92	7.69	8.46	9.23	10.00	10.77	20	11.54	12.31	13.08	13.85	14.62	15.38
7.27	8.08	8.88	9.69	10.50	11.31	21	12.12	12.92	13.73	14.54	15.35	16.15
7.62	8.46	9.31	10.15	11.00	11.85	22	12.69	13.54	14.38	15.23	16.08	16.92
7.96	8.85	9.73	10.62	11.50	12.38	23	13.27	14.15	15.04	15.92	16.81	17.69
8.31	9.23	10.15	11.08	12.00	12.92	24	13.85	14.77	15.69	16.62	17.54	18.46
8.65	9.62	10.58	11.54	12.50	13.46	25	14.42	15.38	16.35	17.31	18.27	19.23
9.00	10.00	11.00	12.00	13.00	14.00	26	15.00	16.00	17.00	18.00	19.00	20.00

showing the Amount for 1 Day, up to 26 (working) Days.

21	22	23	24	25	30	Days	35	40	45	50	60	75
.70	.73	.77	.80	.83	1.00	1	1.17	1.33	1.50	1.67	2.00	2.50
.81	.85	.88	.92	.96	1.15	1	1.35	1.54	1.73	1.92	2.31	2.88
1.62	1.69	1.77	1.85	1.92	2.31	2	2.69	3.08	3.46	3.85	4.62	5.77
2.42	2.54	2.65	2.77	2.88	3.46	3	4.04	4.62	5.19	5.77	6.92	8.65
3.23	3.38	3.54	3.69	3.85	4.62	4	5.38	6.15	6.92	7.69	9.23	11.54
4.04	4.23	4.42	4.62	4.81	5.77	5	6.73	7.69	8.65	9.62	11.54	14.42
4.85	5.08	5.31	5.54	5.77	6.92	6	8.08	9.23	10.38	11.54	13.85	17.31
5.65	5.92	6.19	6.46	6.73	8.08	7	9.42	10.77	12.12	13.46	16.15	20.19
6.46	6.77	7.08	7.38	7.69	9.23	8	10.77	12.31	13.85	15.38	18.46	23.08
7.27	7.62	7.96	8.31	8.65	10.38	9	12.12	13.85	15.58	17.31	20.77	25.96
8.08	8.46	8.85	9.23	9.62	11.54	10	13.46	15.38	17.31	19.23	23.08	28.85
8.88	9.31	9.73	10.15	10.58	12.69	11	14.81	16.92	19.04	21.15	25.38	31.73
9.69	10.15	10.62	11.08	11.54	13.85	12	16.15	18.46	20.77	23.08	27.69	34.62
10.50	11.00	11.50	12.00	12.50	15.00	13	17.50	20.00	22.50	25.00	30.00	37.50
11.31	11.85	12.38	12.92	13.46	16.15	14	18.85	21.54	24.23	26.92	32.31	40.38
12.12	12.69	13.27	13.85	14.42	17.31	15	20.19	23.08	25.96	28.85	34.62	43.27
12.92	13.54	14.15	14.77	15.38	18.46	16	21.54	24.62	27.69	30.77	36.92	46.15
13.73	14.38	15.04	15.69	16.35	19.62	17	22.88	26.15	29.42	32.69	39.23	49.04
14.54	15.23	15.92	16.62	17.31	20.77	18	24.23	27.69	31.15	34.62	41.54	51.92
15.35	16.08	16.81	17.54	18.27	21.92	19	25.58	29.23	32.88	36.54	43.85	54.81
16.15	16.92	17.69	18.46	19.23	23.08	20	26.92	30.77	34.62	38.46	46.15	57.69
16.96	17.77	18.58	19.38	20.19	24.23	21	28.27	32.31	36.35	40.38	48.46	60.58
17.77	18.62	19.46	20.31	21.15	25.38	22	29.62	33.85	38.08	42.31	50.77	63.46
18.58	19.46	20.35	21.23	22.12	26.54	23	30.96	35.38	39.81	44.23	53.08	66.35
19.38	20.31	21.23	22.15	23.08	27.69	24	32.31	36.92	41.54	46.15	55.38	69.23
20.19	21.15	22.12	23.08	24.04	28.85	25	33.65	38.46	43.27	48.08	57.69	72.12
21.00	22.00	23.00	24.00	25.00	30.00	26	35.00	40.00	45.00	50.00	60.00	75.00

The center column shows the days and the black face figures at the top show rate per month. Example—21 days' work at $30 per month; find it under 30, opposite 21. Answer, $24.23.

READY RECKONER.

READY RECKONER, to find the Price of any Number of Pounds, Yards Pieces, or Bushels, from 2 cents to $3.00.

The first column contains the NUMBER, the top columns the PRICES.

Nos	2 ct.	3 ct.	4 ct.	5 ct.	6 ct.	6¼ ct.	7 ct.	8 ct.	9 ct.	10 ct.	11 ct.
2	. 4	. 6	. 8	.10	.12	.12½	.14	.16	.18	.20	.22
3	. 6	. 9	.12	.15	.18	.18¾	.21	.24	.27	.30	.33
4	. 8	.12	.16	.20	.24	.25	.28	.32	.36	.40	.44
5	.10	.15	.20	.25	.30	.31¼	.35	.40	.45	.50	.55
6	.12	.18	.24	.30	.36	.37½	.42	.48	.54	.60	.66
7	.14	.21	.28	.35	.42	.43¾	.49	.56	.63	.70	.77
8	.16	.24	.32	.40	.48	.50	.56	.64	.72	.80	.88
9	.18	.27	.36	.45	.54	.56¼	.63	.72	.81	.90	.99
10	.20	.30	.40	.50	.60	.62½	.70	.80	.90	1.00	1.10
11	.22	.33	.44	.55	.66	.68¾	.77	.88	.99	1.10	1.21
12	.24	.36	.48	.60	.72	.75	.84	.96	1.08	1.20	1.32
13	.26	.39	.52	.65	.78	.81¼	.91	1.04	1.17	1.30	1.43
14	.28	.42	.56	.70	.84	.87½	.98	1.12	1.26	1.40	1.54
15	.30	.45	.60	.75	.90	.93¾	1.05	1.20	1.35	1.50	1.65
16	.32	.48	.64	.80	.96	1.00	1.12	1.28	1.44	1.60	1.76
17	.34	.51	.68	.85	1.02	1.06¼	1.19	1.36	1.53	1.70	1.87
18	.36	.54	.72	.90	1.08	1.12½	1.26	1.44	1.62	1.80	1.98
19	.38	.57	.76	.95	1.14	1.18¾	1.33	1.52	1.71	1.90	2.09
20	.40	.60	.80	1.00	1.20	1.25	1.40	1.60	1.80	2.00	2.20
25	.50	.75	1.00	1.25	1.50	1.56¼	1.75	2.00	2.25	2.50	2. 5
30	.60	.90	1.20	1.50	1.80	1.87½	2.10	2.40	2.70	3.00	3.30
40	.80	1.20	1.60	2.00	2.40	2.50	2.80	3.20	3.60	4.00	4.40
50	1.00	1.50	2.00	2.50	3.00	3.12½	3.50	4.00	4.50	5.00	5.50
60	1.20	1.80	2.40	3.00	3 60	3.75	4.20	4.80	5.40	6.00	6.60
70	1.40	2.10	2.80	3.50	4.20	4.37½	4.90	5.60	6.30	7.00	7.70
80	1.60	2.40	3.20	4.00	4.80	5.00	5.60	6.40	7.20	8.00	8.80
90	1.80	2.70	3.60	4.50	5.40	5.62½	6.30	7.20	8.10	9.00	9.90
100	2.00	3.00	4.00	5.00	6.00	6.25	7.00	8.00	9.00	10.00	11.00

Nos	12 ct.	12½ct.	13ct.	14 ct.	15 ct.	16 ct.	18 ct.	18¾ct.	19 ct.	20 ct.	21 ct.
2	.24	.25	.26	.28	.30	.32	.36	.37½	.38	.40	.42
3	.36	.37½	.39	.42	.45	.48	.54	.56¼	.57	.60	.63
4	.48	.50	.52	.56	.60	.64	.72	.75	.76	.80	.84
5	.60	.62½	.65	.70	.75	.80	.90	.93¾	.95	1.00	1.05
6	.72	.75	.78	.84	.90	.96	1.08	1.12½	1.14	1.20	1·26
7	.84	.87½	.91	.98	1.05	1.12	1.26	1.31¼	1.33	1.40	1.47
8	.96	1.00	1.04	1.12	1.20	1.28	1.44	1.50	1.52	1.60	1.68
9	1.08	1.12½	1.17	1.26	1.35	1.44	1.62	1.68¾	1.71	1.80	1.89
10	1.20	1.25	1.30	1.40	1.50	1.60	1.80	1.87½	1.90	2.00	2.10
11	1.32	1.37½	1.43	1.54	1.65	1.76	1.98	2.06¼	2.09	2.20	2.31
12	1.44	1.50	1.56	1.68	1.80	1.92	2.16	2.25	2.28	2.40	2.52
13	1.56	1.62½	1.69	1.82	1.95	2.08	2.34	2.43¾	2.47	2.60	2.73
14	1.68	1.75	1.82	1.96	2.10	2.24	2.52	2.62½	2.66	2.80	2.94
15	1.80	1.87½	1.95	2.10	2.25	2.40	2.70	2.81¼	2.85	3.00	3.15
16	1.92	2.00	2.08	2.24	2.40	2.56	2.88	3.00	3.04	3.20	3.36
17	2.04	2.12½	2.21	2.38	2.55	2.72	3.06	3.18¾	3.23	3.40	3.57
18	2.16	2.25	2.34	2.52	2.70	2.88	3.24	3.37½	3.42	3.60	3.78
19	2.28	2.37½	2.47	2.66	2.85	3.04	3.42	3.56¼	3.61	3.80	3.99
20	2.40	2.50	2.60	2.80	3.00	3.20	3.60	3.75	3.80	4.00	4.20
25	3.00	3.12½	3.25	3.50	3.75	4.00	4.50	4.68¾	4.75	5.00	5.25
30	3.60	3.75	3.90	4.20	4.50	4.80	5.40	5.62½	5.70	6.00	6.30
40	4.80	5.00	5.20	5.60	6.00	6.40	7.20	7.50	7.60	8.00	8.40
50	6.00	6.25	6.50	7 00	7.50	8.00	9.00	9.37½	9.50	10.00	10.50
60	7.20	7.50	7.80	8.40	9.00	9 60	10.80	11.25	11.40	12.00	12.60
70	8.40	8.75	9.10	9.80	10.50	11.20	12.60	13.12½	13.30	14.00	14.70
80	9.60	10.00	10.40	11.20	12.00	12.80	14.40	15.00	15.20	16.00	16.80
90	10.80	11.25	11.70	12.60	13.50	14.40	16.20	16.87½	17.10	18.00	18.90
100	12.00	12.50	13.00	14.00	15.00	16.00	18.00	18.75	19.00	20.00	21.00

READY RECKONER.

The first column on the left contains the NUMBER of the Article, and the column on the tops of the tables the PRICE.

Nos	22 ct.	23ct.	24 ct.	25 ct.	26 ct.	27 ct.	28 ct.	29 ct.	30 ct.	31 ct.	31¼ct.
2	.44	.46	.48	.50	.52	.54	.56	.58	.60	.62	.62½
3	.66	.69	.72	.75	.78	.81	.84	.87	.90	.93	.93¾
4	.88	.92	.96	1.00	1.04	1.08	1.12	1.16	1.20	1.24	1.25
5	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.55	1.56¼
6	1.32	1.38	1.44	1.50	1.56	1.62	1.68	1.74	1.80	1.86	1.87½
7	1.54	1.61	1.68	1.75	1.82	1.89	1.93	2.03	2.10	2.17	2.18¾
8	1.76	1.84	1.92	2.00	2.08	2.16	2.24	2.32	2.40	2.48	2.50
9	1.98	2.07	2.16	2.25	2.34	2.43	2.52	2.61	2.70	2.78	2.81¼
10	2.20	2.30	2.40	2.50	2.60	2.70	2.80	2.90	3.00	3.10	3.12½
11	2.42	2.53	2.64	2.75	2.86	2.97	3.08	3.19	3.30	3.41	3.43¾
12	2.64	2.76	2.88	3.00	3.12	3.24	3.36	3.48	3.60	3.72	3 75
13	2.86	2.99	3.12	3.25	3.38	3.51	3.64	3.77	3.90	4.03	4.06¼
14	3.08	3.22	3.36	3.50	3.64	3.78	3.92	4.06	4.20	4.34	4.37½
15	3.30	3.45	3.60	3.75	3.90	4.05	4.20	4.35	4.50	4.55	4.68¾
16	3.52	3.68	3.84	4.00	4.16	4.32	4.48	4.64	4.80	4.96	5.00
17	3.74	3.91	4.08	4.25	4.42	4.59	4.76	4.93	5.10	5.27	5.31¼
18	3.96	4.14	4.32	4.50	4.68	4.86	5.04	5.22	5.40	5.58	5.62½
19	4.18	4.37	4.56	4.75	4.94	5.15	5.32	5.51	5.70	5.89	5.93¾
20	4.40	4.60	4.80	5.00	5.20	5.40	5.60	5.80	6.00	6.20	6.25
25	5.50	5,75	6.00	6.25	6.50	6.75	7.00	7.25	7.25	7.75	7.81¼
30	6.60	6.90	7.20	7.50	7.80	8.10	8.40	8.70	9.00	9.30	9.37½
40	8.80	9.20	9.60	10.00	10.40	10.80	11.20	11.60	12.00	12.40	12.50
50	11.00	11.50	12.00	12.50	13.00	13.50	14.00	14.50	15.00	15 50	15.62½
60	13.20	13.80	14.40	15.00	15.60	16.20	16.80	17.40	18.00	18 60	18.75
70	15.40	16.10	16.80	17.50	18.20	18.90	19.60	20.30	21.00	21.70	21.87½
80	17.60	18.40	19.20	20.00	20.80	21.60	22.40	23.20	24.00	24.80	25.00
90	19.80	20.70	21.60	22.50	23.40	24.30	25.20	26.10	27.00	27.90	28.12¼
100	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00	31.00	31.25

Nos	32 ct.	33ct	33⅛ct	34 ct	35 ct	36 ct.	37 ct.	37½ct.	38 ct.	39 ct.	40 ct.
2	.64	.66	.66⅔	.68	.70	.72	.74	.75	.76	.78	.80
3	.96	.99	1.00	1.02	1.05	1.08	1.11	1.12½	1.14	1.17	1.20
4	1.28	1.32	1.33⅓	1.36	1.40	1.44	1.48	1.50	1.52	1.56	1.60
5	1.60	1.65	1.66⅔	1.70	1.75	1 80	1.85	1.87½	1.90	1.95	2.00
6	1.92	1.98	2.00	2.04	2.10	2.16	2.22	2.25	2.28	2.34	2.40
7	2.24	2.31	2.33⅓	2.38	2.45	2.52	2.59	2.62½	2.66	2.73	2.80
8	2.56	2.64	2.66⅔	2.72	2.80	2.88	2.96	3.00	3.04	3.12	3.20
9	2.88	2.97	3.00	3.06	3.15	3.24	3.33	3.37½	3.42	3.51	3.60
10	3.20	3.30	3.33⅓	3.40	3.50	3.60	3.70	3.75	3.80	3.90	4.00
11	3.52	3.63	3.66⅔	3.74	3.85	3.96	4.07	4.12½	4.18	4.29	4.40
12	3.84	3.96	4.00	4.08	4.20	4.32	4.44	4.50	4.56	4.68	4.80
13	4.16	4.29	4.33⅓	4.42	4.55	4.68	4.81	4.87½	4.94	5.07	5.20
14	4.48	4.62	4.66⅔	4.76	4.90	5.04	5.18	5.25	5.32	5.46	5.60
15	4.80	4.95	5.00	5.10	5.25	5.40	5.55	5.62½	5.70	5.85	6.00
16	5.12	5.28	5.33⅓	5.44	5.60	5.76	5.92	6.00	6.08	6.24	6.40
17	5.44	5.61	5.66⅔	5.78	5.95	6.12	6.29	6.37½	6.46	6.63	6.80
18	5.76	5.94	6.00	6.12	6.30	6.48	6.66	6.75	6.84	7.02	7.20
19	6.08	6.27	6.33⅓	6.46	6.65	6.84	7.03	7.12½	7.22	7.41	7.60
20	6.40	6.60	6.66⅔	6.80	7.00	7.20	7.40	7.50	7.60	7.80	8.00
25	8.00	8.25	8.33⅓	8.50	8.75	9.00	9.25	9.37½	9.50	9.75	10.00
30	9.60	9.90	10.00	10.20	10.50	10.80	11.10	11.25	11.40	11.70	12.00
40	13.80	12.20	13.33⅓	13.60	14.00	14.40	14.80	15.00	15.20	15.60	16.00
50	16.00	16.50	16.66⅔	17.00	17.50	18.00	18.50	18.75	19.00	19.50	20.00
60	19.20	19.80	20.00	20.40	21.00	21.60	22.20	22.50	22.80	23.40	24.00
70	22.40	23.10	23.33⅓	23.80	24.50	25.20	25.90	26.25	26.60	27.30	28.00
80	25.60	26.40	26.66⅔	27.20	28.00	28.80	29.60	30.00	30.40	31.20	32.00
90	28.80	29.70	30.00	30.60	31.50	32.40	33.30	33.75	34.20	35.10	36.00
100	32.00	33.00	33.33⅓	34.00	35.00	36.00	37.00	37.50	38.00	39.00	40.00

READY RECKONER.

The first column on the left contains the NUMBER of the Article, and the column on the tops of the Tables the PRICE.

Nos	41 ct.	42 ct.	43 ct.	44 ct.	45 ct.	46 ct.	47 ct.	48 ct.	49 ct.	50 ct.	51 ct.
2	.82	.84	.86	.88	.90	.92	.94	.96	98	1.00	1.02
3	1.23	1.26	1.29	1.32	1.35	1.38	1.41	1.44	1.47	1.50	1.53
4	1.64	1.68	1.72	1.76	1.80	1.84	1.88	1.92	1.96	2.00	2.04
5	2.05	2.10	2.15	2.20	2.25	2.30	2.35	2.40	2.45	2.50	2.55
6	2.46	2.52	2.58	2.64	2.70	2.76	2.80	2.88	2.94	3.00	3.06
7	2.87	2.94	3.01	3.08	3.15	3.22	3.29	3.36	3.43	3.50	3.57
8	3.28	3.36	3.44	3.52	3.60	3.68	3.76	3.84	3.92	4.00	4.08
9	3.69	3.78	3.87	3.96	4.05	4.14	4.23	4.32	4.41	4.50	4.59
10	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10
11	4.51	4.62	4.73	4.84	4.95	5.06	5.17	5.28	5.39	5.50	5.61
12	4.92	5.04	5.16	5.28	5.40	5.52	5.64	5.76	5.88	6.00	6.12
13	5.33	5.46	5.59	5.72	5.85	5.98	6.11	6.24	6.37	6.50	6 63
14	5.74	5.88	6.02	6.16	6.30	6.44	6.58	6.72	6.86	7.00	7.14
15	6.15	6.30	6.45	6.60	6 75	6.90	7.05	7.20	7.35	7.50	7.65
16	6.56	6.72	6.88	7.04	7.20	7.36	7.52	7.68	7.84	8.00	8.16
17	6.97	7.14	7.31	7.48	7.65	7.82	7.99	8.16	8.33	8.50	8.67
18	7.38	7.56	7.74	7.92	8.10	8,28	8.46	8.64	8.82	9.00	9.18
19	7.79	7.98	8.17	8.30	8.55	8.74	8.93	9.12	9.31	9.50	9.69
20	8.20	8.40	8.60	8.80	9.00	9.20	9.40	9.60	9.80	10.00	10.20
25	10.25	10.50	10,75	11.00	11.25	11.50	11.75	12.00	12.25	12.50	12.75
30	12.30	12.60	12.90	13.20	13.50	13.80	14.10	14.40	14.70	15.00	15.30
40	16.40	16.80	17.20	17.60	18.00	18.40	18.80	19.20	19.60	20.00	20 40
50	20.50	21.00	21.50	22.00	22.50	23.00	23.50	24.00	24.50	25.00	25.50
60	24.60	25.20	25.80	26.40	27.00	27.60	28.20	28.80	29.40	30.00	30.60
70	28:70	29.40	30.10	30.80	31.50	32.20	32.90	33.60	34.30	35.00	35.70
80	32.80	33.60	34.40	35.20	36.00	36.80	37.60	38.40	39.20	40.00	40.80
90	36.90	37.80	38.70	39.60	40.50	41.40	42.30	43.20	44.10	45.00	45.92
100	41.00	42.00	43.00	44.00	45.00	46.00	47.00	48.00	49.00	50.00	51.00

Nos	52 ct.	53 ct.	54 ct.	55 ct.	56 ct.	57 ct.	58 ct.	59 ct.	60 ct.	61 ct.	62 ct.
2	1.04	1.06	1.08	1.10	1.12	1.14	1.16	1.18	1.20	1.22	1.24
3	1.56	1.59	1.62	1.65	1.68	1.71	1.74	1.77	1.80	1.83	1.86
4	2.08	2.12	2.16	2.20	2.24	2.28	2.32	2.36	2.40	2.44	2.48
5	2.60	2.65	2.70	2.75	2.80	2.85	2.90	2.95	3.00	3.05	3.10
6	3.12	3.18	3.24	3.30	3.36	3.42	3.48	3.54	3.60	3.66	3.72
7	3.64	3.71	3.78	3.85	3.92	3.99	4.06	4.13	4.20	4.27	4.34
8	4.16	4.24	4.32	4.40	4.48	4.56	4.64	4.72	4.80	4.88	4.96
9	4.68	4.77	4.86	4.95	5.04	5.13	5.22	5.31	5.40	5.49	5.58
10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20
11	5.72	5.83	5.94	6.05	6.16	6.27	6.38	6.49	6.60	6.71	6.82
12	6.24	6.36	6.48	6.60	6.72	6.84	6.96	7.08	7.20	7.32	7.44
13	6.76	6.89	7.02	7.15	7.28	7.41	7.54	7.67	7.80	7.93	8.06
14	7.28	7.42	7.56	7.70	7.84	7.98	8.12	8.26	8.40	8.54	8.68
15	7.80	7.95	8.10	8.25	8.40	8.55	8.70	8.85	9.00	9.15	9.30
16	8.32	8.48	8.64	8.80	8.96	9.12	9.28	9.44	9.60	9.76	9.92
17	8.84	9.01	9.18	9.35	9.52	9.69	9.86	10.03	10.20	10.37	10.54
18	9.36	9.54	9.72	9.90	10.08	10.26	10.44	10.62	10.80	10.98	11.16
19	9.88	10.07	10.26	10.45	10.64	10.83	11.02	11.21	11.40	11.59	11.78
20	10.40	10.60	10.80	11.00	11.20	11.40	11.60	11.80	12.00	12.20	12.40
25	13.00	13.25	13.50	13.75	14.00	14.25	14.50	14.75	15.00	15.25	15.50
30	15.60	15.90	16.20	16.50	16.80	17.10	17.40	17.70	18.00	18.30	18.60
40	20.80	21.10	21.60	22.00	22.40	22.80	23.20	23.60	24.00	24.42	24.80
50	26.00	26.50	27.00	27 50	28 00	28.50	29.00	29.50	30.00	30.50	31.00
60	31.20	31.80	32.40	33.00	33.60	34.20	34.80	35.40	36.00	36.60	37.20
70	36.40	37.10	37.80	38.50	39.20	39.90	40.60	41.30	42.00	42.70	43.40
80	41.60	42.40	43.20	44.00	44 80	45.60	46.40	47 20	48.00	48.80	49.60
90	46.80	47.70	48.60	49.50	50.40	51.30	52.20	53.10	54.00	54.90	55.80
100	52.00	53.00	54.00	55.00	56.00	57 00	58.00	59.00	60.00	61.00	62.00

READY RECKONER.

If the Number required is not found in the Tables, add two Numbers together; for instance, if 35 bushels are required, add the prices opposite 30 and 5 together; and so for 365 bushels—treble the value of 100, and add 60 and 5 together.

Nos	62½ct.	63 ct.	64ct.	65 ct.	66 ct.	66⅔ct.	67 ct.	68 ct.	69 ct.	70 ct.	71 ct.
2	1.25	1.26	1.28	1.30	1.32	1.33⅓	1.34	1.36	1.38	1.40	1.42
3	1.87½	1.89	1.92	1.95	1.98	2.00	2.01	2.04	2.07	2.10	2.13
4	2.50	2.52	2.56	2.60	2.64	2.66⅔	2.68	2.72	2.76	2.80	2.84
5	3.12½	3.15	3.20	3.25	3.30	3.33⅓	3.35	3.40	3.45	3.50	3.55
6	3.75	3.78	3.84	3.90	3.96	4.00	4.02	4.08	4.14	4.20	4.26
7	4.37½	4.41	4.48	4.55	4.62	4.66⅔	4.69	4.76	4.83	4.90	4.97
8	5.00	5.04	5.12	5.20	5.28	5.33⅓	5.36	5.44	5.52	5.60	5 68
9	5.62½	5.67	5.76	5.85	5.94	6.00	6.03	6.12	6.21	6.30	6.39
10	6.25	6.30	6.40	6.50	6.60	6.66⅔	6.70	6.80	6.90	7.00	7.10
11	6.87½	6.93	7.04	7.15	7.26	7.33⅓	7.37	7.48	7.59	7.70	7.81
12	7.50	7.56	7.68	7.80	7.92	8.00	8.04	8.16	8.28	8.40	8.52
13	8.12½	8.19	8.32	8.45	8.58	8.66⅔	8.71	8.84	8.97	9.10	9.23
14	8.75	8.80	8.96	9.10	9.24	9.33⅓	9.38	9.52	9. 66	9.80	9.94
15	9.37½	9.45	9.60	9.75	9.90	10.00	10.05	10.20	10.35	10.50	10.65
16	10.00	10.08	10.24	10.40	10.56	10.66⅔	10.72	10.88	11.04	11.20	11.36
17	10.62½	10.71	10.88	11.05	11.22	11.33⅓	11.39	11.56	11.73	11.90	12.07
18	11.25	11.34	11.52	11.70	11.88	12.00	12.06	12.24	12.42	12.60	12.78
19	11.87½	11.97	12.1[illegible]	12.35	12.54	12.66⅔	12.73	12.92	13.11	13.30	13.49
20	12.50	12.60	12.80	13.00	13.20	13.33⅓	13.40	13.60	13.80	14.00	14.20
25	15.62½	15.75	16.00	16.25	16.50	16.66⅔	16.75	17.00	17.25	17.50	17.75
30	18.75	18.90	19.20	19.50	19.80	20.00	20.10	20.40	20.70	21.00	21.30
40	25.00	25.20	25.60	26.00	26.40	26.66⅔	26.80	27.20	27.60	28.00	28.40
50	31.25	31.50	32.00	32.50	33.00	33.33⅓	33.50	34.00	34.50	35.00	35.50
60	37.50	37.80	38.40	39.00	39.60	40.00	40.20	40.80	41.40	42.00	42.60
70	43.75	44.10	44.80	45.50	46.20	46.66⅔	46.90	47.60	48.30	49.00	49.70
80	50.00	50.40	51.20	52.00	52.80	53.33⅓	53.00	54.40	55.20	56.00	56.80
90	51.25	56.70	57.60	58.50	59.40	60.00	60.30	61.20	62.10	63.00	63.90
100	62.50	63.00	64.00	65.00	66.00	66.66½	67.00	68.00	69.00	70.00	71.00

Nos	72 ct.	73 ct.	74 ct.	75 ct.	76 ct.	77 ct.	78 ct.	79 ct.	80 ct.	81 ct.	82 ct.
2	1.44	1.46	1.48	1.50	1.52	1.54	1.56	1.58	1.60	1.62	1.64
3	2.16	2.19	2.22	2.25	2.28	2.31	2.34	2.37	2.40	2.43	2.46
4	2.88	2.92	2.96	3.00	3.04	3.08	3.12	3.16	3.20	3.24	3.28
5	3.60	3.65	3.70	3.75	3.80	3.85	3.90	3.95	4.00	4.05	4.10
6	4.32	4.38	4.44	4.50	4.56	4.62	4.68	4.74	4.80	4.86	4.92
7	5.04	5.11	5.18	5.25	5.32	5.39	5.46	5.53	5.60	5.67	5.74
8	5.76	5.84	5.92	6.00	6.08	6.16	6.24	6.32	6.40	6.48	6.56
9	6.48	6.57	6.66	6.75	6.84	6.93	7.02	7.11	7.20	7.29	7.38
10	7.20	7.30	7.40	7.50	7.60	7.70	7.80	7.90	8.00	8.10	8.20
11	7.92	8.03	8.14	8.25	8.30	8,47	8.58	8.69	8.80	8.91	9.02
12	8.64	8.76	8.88	9.00	9.12	9.24	9.36	9.48	9.60	9.72	9.84
13	9.36	9.49	9.62	9.75	9.88	10.01	10.14	10.27	10.40	10.53	10.66
14	10.08	10.22	10.36	10.50	10.64	10.78	10.92	11.06	11.20	11.34	11.48
15	10.80	10.95	11.10	11.25	11.40	11.55	11.70	11.85	12.00	12.15	12.30
16	11.52	11.68	11.84	12.00	12.16	12.32	12.48	12.64	12.80	12.96	13.12
17	12.24	12.41	12.58	12.75	12.92	13.09	13.26	13.43	13.60	13.77	13.94
18	12.96	13.14	13.32	13.50	13.68	13.86	14.04	14.22	14.40	14.58	14.76
19	13.68	13.87	14.06	14.25	14.44	14.63	14.82	15.01	15.20	15.39	15.58
20	14.40	14.60	14.80	15.00	15.20	15.40	15.60	15.80	16.00	16.20	16 40
25	18.00	18 25	18.50	18.75	19.00	19.25	19.50	19.75	20.00	20.25	20.50
30	21.60	21.90	22.20	22.50	22.80	23.10	23.40	23.70	24.00	24.30	24.60
40	28.80	29.20	29.60	30.00	30.40	30.80	31.20	31.60	32.00	32.40	32.80
50	36.00	36 50	37.00	37.50	38.00	38.50	39.00	39.50	40.00	40.50	41.00
60	43.20	43.80	44.40	45.00	45.60	46.20	46.80	47.40	48.00	48.60	49.20
70	50.40	51.10	51.80	52.50	53.20	53.90	54.60	55.30	56.00	56.70	57.40
80	57.60	58.40	59.20	60.00	60.80	61.60	62.40	63.20	64.00	64.80	65.60
90	64.80	65.70	66.60	67.50	68.40	69.30	70.20	71.10	72.00	72.90	73.80
100	72.00	73.00	74.00	75.00	76.00	77.00	78.00	79.00	80.00	81.00	82.00

READY RECKONER.

If the Number required is not found in the Tables, add two Numbers together; for instance, if 35 bushels are required, add the prices opposite 20 and 5 together; and so for 365 bushels—treble the value of 100, and add 60 and 5 together.

Nos	83 ct.	84 ct.	85 ct.	86 ct.	87 ct.	87½ct.	88 ct.	89 ct.	90 ct.	91 ct.	92 ct.
2	1.66	1.68	1.70	1.72	1.74	1.75	1.76	1.78	1.80	1.82	1.84
3	2.49	2.52	2.55	2.28	2.61	2.62½	2.64	2.67	2.70	2.73	2.76
4	3.32	3.36	3.40	3.44	3.48	3.50	3.52	3.56	3.60	3.64	3.68
5	4.15	4.20	4.25	4.30	4.35	4.37½	4.40	4.45	4.50	4.55	4.60
6	4.98	5.04	5.10	5.16	5.22	5.25	5.28	5.34	5.40	5.46	5.52
7	5.81	5.88	5.95	6.02	6.09	6.12½	6.16	6.23	6.30	6.37	6.44
8	6.64	6.72	6.80	6.88	6.96	7.00	7.04	7.12	7.20	7.28	7.36
9	7.47	7.56	7.65	7.74	7.83	7.87½	7.92	8.01	8.10	8.19	8.28
10	8.30	8.40	8.50	8.60	8.70	8.75	8.80	8.90	9.00	9.10	9.20
11	9.13	9.24	9.35	9.46	9.57	9.62½	9.68	9.79	9.90	10.01	10.12
12	9.96	10.08	10.20	10.32	10.44	10.50	10.56	10.68	10.80	10.92	11.04
13	10.79	10.92	11.05	11.18	11.31	11.37½	11.44	11.57	11.70	11.83	11.96
14	11.62	11.76	11.90	12.04	12.18	12.25	12.32	12.46	12.60	12.74	12.88
15	12.45	12.60	12.75	12.90	13.05	13.12½	13.20	13.35	13.50	13.65	13.80
16	13.28	13.44	13.60	13.76	13.92	14.00	14.08	14.24	14.40	14.56	14.72
17	14.11	14.28	14.45	14.62	14.79	14.87½	14.96	15.13	15.30	15.47	15.64
18	14.94	15.12	15.30	15.48	15.66	15.75	15.84	16.02	16.20	16.38	16.56
19	15.77	15.96	16.15	15.34	16.53	16.62½	16.72	16.91	17.10	17.29	17.48
20	16.60	16.80	17.00	17.20	17.40	17.50	17.60	17.80	18.00	18.20	18.40
25	20.75	21.00	21.25	21.50	21.75	21.87½	22.00	22.25	22.50	22.75	23.00
30	24.90	25.20	25.50	25.80	26.10	26.25	26.40	26.70	27.00	27.30	27.60
40	33.20	33.60	34.00	34.40	34.80	35.00	35.20	35.60	36.00	36.40	36.80
50	41.50	42.00	42.50	43.00	43.50	43.75	44.00	44.50	45.00	45.50	46.00
60	49.80	50.40	51.00	51.60	52.20	52.50	52.80	53.40	54.00	54.60	55.20
70	58.10	58.80	59.50	60.20	60.90	61.25	61.60	62.30	63.00	63.70	64.40
80	66.40	67.20	68.00	68.80	69.60	70.00	70.40	74.20	72.00	72.80	73.60
90	74.70	75.60	76.50	77.40	78.30	78.75	79.20	80.10	81.00	81.90	82.80
100	83.00	84.00	85.00	86.00	87.00	87.50	88.00	89.00	90.00	91.00	92.00

Nos	93 ct.	94 ct.	95 ct.	96 ct.	97 ct.	98 ct.	99 ct.	$1.	$2.	$3.
2	1.86	1.88	1.90	1.92	1.94	1.96	1.98	2.	4.	6.
3	2.79	2.82	2.85	2.88	2.91	2.94	2.97	3.	6.	9.
4	3.72	3.76	3.80	3.84	3.88	3.92	3.66	4.	8.	12.
5	4.65	4.70	4.75	4.80	4.85	4.90	4.95	5.	10.	15.
6	5.58	5.64	5.70	5.76	5.82	5.88	5.94	6.	12.	18.
7	6.51	6.58	6.65	6.72	6.79	6.86	6.93	7.	14.	21.
8	7.44	7.52	7.60	7.68	7.76	7.84	7.92	8.	16.	24.
9	8.37	8.46	8.55	8.64	8.73	8.82	8.91	9.	18.	27.
10	9.30	9.40	9.50	9.60	9.70	9.80	9.90	10.	20.	20.
11	10.23	10.34	10.45	10.56	10.67	10.78	10.89	11.	22.	33.
12	11.16	11.28	11.40	11.52	11.64	11.76	11.88	12.	24.	36.
13	12.09	12.22	12.35	12.48	12.61	12.74	12.87	13.	26.	39.
14	13.02	13.16	13.30	13.44	13.58	13.72	13.86	14.	28.	42.
15	13.95	14.10	14.25	14.40	14.55	14.70	14.85	15.	30.	45.
16	14.88	15.04	15.20	15.36	15.52	15.68	15.84	16.	32.	48.
17	15.81	15.98	16.15	16.32	16.49	16.66	16.83	17.	34.	51.
18	16.74	16.92	17.10	17.28	17.46	17.64	17.82	18.	36.	54.
19	17.67	17.86	18.05	18.24	18.43	18.62	18.81	19.	38.	57.
20	18.60	18.80	19.00	19.20	19.40	19.60	19.80	20.	40.	60.
25	23.25	23.50	23.75	24.00	24.25	24.50	24.75	25.	50.	75.
30	27.90	29.20	28.50	28.80	29.10	29.40	29.70	30.	60.	90.
40	37.20	37.60	38.00	38.40	38.80	39.20	39.00	40.	80.	120.
50	46.50	47.00	47.50	48.00	48.50	49.00	49.50	50.	100.	150.
60	55.80	56.40	57.00	57.60	58.20	58.80	59.40	60.	120.	180.
70	65.10	65.80	66.50	67.20	67.90	68.60	69.30	70.	142.	210.
80	74.40	75.20	76.00	76.80	77.60	78.40	79.20	80.	160.	240.
90	83.70	84.60	85.50	86.40	87.30	88.20	89.10	90.	180.	270.
100	93.00	94.00	95.00	96.00	97.00	98.00	99.00	100.	200.	300.

Table Showing the Value of Coal and Straw

.25	.50	.75	1¾	$2	2¼	2½	2¾	Weight	$3	3¼	3½	$4	4½	$5	$6
.00	.00	.00	.01	.01	.01	.01	.01	10	.02	.02	.02	.02	.02	.03	.03
.00	.01	.01	.02	.02	.02	.03	.03	20	.03	.03	.04	.04	.05	.05	.06
.00	.01	.01	.03	.03	.03	.04	.04	30	.05	.05	.05	.06	.07	.08	.09
.01	.01	.02	.04	.04	.05	.05	.06	40	.06	.07	.07	.08	.09	.10	.12
.01	.01	.02	.04	.05	.06	.06	.07	50	.08	.08	.09	.10	.11	.13	.15
.01	.02	.02	.05	.06	.07	.08	.08	60	.09	.10	.11	.12	.14	.15	.18
.01	.02	.03	.06	.07	.08	.09	.10	70	.11	.11	.12	.14	.16	.18	.21
.01	.02	.03	.07	.08	.09	.10	.11	80	.12	.13	.14	.16	.18	.20	.24
.01	.02	.03	.08	.09	.10	.11	.12	90	.14	.15	.16	.18	.20	.23	.27
.01	.03	.04	.09	.10	.11	.13	.14	100	.15	.16	.18	.20	.23	.25	.30
.13	.25	.38	.88	1.00	1.13	1.25	1.38	1000	1 50	1.63	1.75	2.00	2.25	2.50	3.00
.14	.28	.42	.96	1.10	1.24	1.38	1.51	1100	1.65	1.79	1.93	2.20	2.48	2.75	3.30
.15	.30	.45	1.05	1.20	1.35	1.50	1.65	1200	1.80	1.95	2.10	2.40	2.70	3.00	3.60
.16	.33	.49	1.14	1.30	1.46	1.63	1.79	1300	1.95	2.11	2.28	2.60	2.93	3.25	3.90
.18	.35	.53	1.23	1.40	1.58	1.75	1.93	1400	2.10	2.28	2.45	2.80	3.15	3.50	4.20
.19	.38	.56	1.31	1.50	1.69	1.88	2.06	1500	2.25	2.44	2.63	3.00	3.38	3.75	4.50
.20	.40	.60	1.40	1.60	1.80	2.00	2.20	1600	2.40	2.60	2.80	3.20	3.60	4.00	4.80
.21	.43	.64	1.49	1.70	1.91	2.13	2.34	1700	2.55	2.76	2.98	3.40	3.83	4.25	5.10
.23	.45	.68	1.58	1.80	2.03	2.25	2.48	1800	2.70	2.93	3.15	3.60	4.05	4.50	5.40
.24	.48	.71	1.66	1.90	2.14	2.38	2.61	1900	2.85	3.09	3.33	3.80	4.28	4.75	5.70
.26	.53	.79	1.84	2.10	2.36	2.63	2.89	2100	3.15	3.41	3.68	4.20	4.73	5.25	6.30
.28	.55	.83	1.93	2.20	2.48	2.75	3.03	2200	3.30	3.58	3.85	4.40	4.95	5.50	6.60
.29	.58	.86	2.01	2.30	2.59	2.88	3.16	2300	3.45	3.74	4.03	4.60	5.18	5.75	6.90
.30	.60	.90	2.10	2.40	2.70	3.00	3.30	2400	3.60	3.90	4.20	4.80	5.40	6.00	7.20
.31	.63	.94	2.19	2.50	2.81	3.13	3.44	2500	3.75	4.06	4.38	5.00	5.63	6.25	7.50
.33	.65	.98	2.28	2.60	2.93	3 25	3.58	2600	3.90	4.23	4.55	5.20	5.85	6.50	7.80
.34	.68	1.01	2.36	2.70	3.04	3.38	3.71	2700	4.05	4.39	4.73	5.40	6.08	6.75	8.10
.35	.70	1.05	2.45	2.80	3.15	3.50	3.85	2800	4.20	4.55	4.90	5.60	6.30	7.00	8.40
.36	.73	1.09	2.54	2.90	3.26	3.63	3.99	2900	4.35	4.71	5.08	5.80	6.53	7.25	8.70
.38	.75	1.13	2.63	3.00	3 38	3.75	4.13	3000	4.50	4.88	5.25	6.00	6.75	7.50	9.00

other Articles sold by the Ton.

$7	$8	$9	10	11	12	Weight	13	14	15	16	17	18
.04	.04	.05	.05	.06	.06	10	.07	.07	.08	.08	.09	.09
.07	.08	.09	.10	.11	.12	20	.13	.14	.15	.16	.17	.18
.11	.12	.14	.15	.17	.18	30	.20	.21	.23	.24	.26	.27
.14	.16	.18	.20	.22	.24	40	.26	.28	.30	.32	.34	.36
.18	.20	.23	.25	.28	.30	50	.33	.35	.38	.40	.43	.45
.21	.24	.27	.30	.33	.36	60	.39	.42	.45	.48	.51	.54
.25	.28	.32	.35	.39	.42	70	.46	.49	.53	.56	.60	.63
.28	.32	.36	.40	.44	.48	80	.52	.56	.60	.64	.68	.72
.32	.36	.41	.45	.50	.54	90	.59	.63	.68	.72	.77	.81
.35	.40	.45	.50	.55	.60	100	.65	.70	.75	.80	.85	.90
3.50	4.00	4.50	5.00	5.50	6.00	1000	6.50	7.00	7.50	8.00	8.50	9.00
3.85	4.40	4.95	5.50	6.05	6.60	1100	7.15	7.70	8.25	8.80	9.35	9.90
4.20	4.80	5.40	6.00	6.60	7.20	1200	7.80	8.40	9.00	9.60	10.20	10.80
4.55	5.20	5.85	6.50	7.15	7.80	1300	8.45	9.10	9.75	10.40	11.05	11.70
4.90	5.60	6.30	7.00	7.70	8.40	1400	9.10	9.80	10.50	11.20	11.90	12.60
5.25	6.00	6.75	7.50	8.25	9.00	1500	9.75	10.50	11.25	12 00	12.75	13.50
5.60	6.40	7.20	8.00	8.80	9.60	1600	10 40	11.20	12.00	12.80	13.60	14.40
5.95	6.80	7.65	8.50	9.35	10.20	1700	11.05	11.90	12.75	13.60	14.45	15 30
6.30	7.20	8.10	9.00	9.90	10.80	1800	11.70	12.60	13.50	14.40	15.30	16.20
6.65	7.60	8.55	9.50	10.45	11.40	1900	12.35	13.30	14.25	15.20	16.15	17.10
7.35	8.40	9.45	10.50	11.55	12.60	2100	13.65	14.70	15.75	16 80	17.85	18.90
7.70	8.80	9.90	11.00	12.10	13.20	2200	14.30	15.40	16.50	17.60	18.70	19.80
8.05	9.20	10.35	11.50	12.65	13.80	2300	14.95	16.10	17.25	18.40	19.55	20.70
8.40	9.60	10.80	12.00	13 20	14.40	2400	15.60	16.80	18.00	19.20	20.40	21.60
8.75	10.00	11.25	12.50	13.75	15.00	2500	16.25	17.50	18.75	20.00	21.25	22.50
9 10	10.40	11.70	13.00	14.30	15.60	2600	16.90	18.20	19.50	20.80	22.10	23.40
9.45	10.80	12.15	13.50	14.85	16.20	2700	17.55	18.90	20.25	21.60	22.95	24.30
9.80	11.20	12.60	14.00	15 40	16.80	2800	18.20	19.60	21.00	22.40	23.80	25.20
10.15	11.60	13.05	14.50	15.95	17 40	2900	18.85	20.30	21.75	23.20	24.65	26.10
10 50	12.00	13.50	15.00	16.50	18.00	3000	19.50	21.00	22.50	24.00	25.50	27.00

Weight of Coal in Bin or Box

A solid cubic foot of anthracite coal weighs about 93 pounds. When broken for use it weighs about 54 pounds. Bituminous coal when broken up for use weighs about 50 pounds.

Rule.—Multiply the length in feet by the height in feet, and again by the breadth in feet, and this result by 54 for anthracite coal, or by 50 for bituminous coal, and the result will equal the number of pounds.

To find the number of tons, divide by 2,000.

To Find How Many Tons of Coal a Bin Will Hold

Rule.—Multiply the length, breadth and height (all in feet) together, and this product by 56 for anthracite, or by 50 for bituminous coal. Divide by 2,000 and the result will be the number of tons.

Example.—How many tons of bituminous coal will a bin hold which is 12 feet long, 10 feet wide and 6 feet high?

$12 \times 10 \times 6 = 720$ (cubic feet) $\times 50 = 36{,}000$ pounds.
$36{,}000 \div 2{,}000 = 18$ tons.

To Find the Amount of Charcoal a Bin Will Hold

A bushel of charcoal contains 2,571 cubic inches, and a bushel of bituminous coal 2,688 cubic inches.

Rule.—Multiply the length, breadth and height (all in inches) together, and divide by the number of cubic inches in a bushel.

Example.—How many bushels of charcoal will a bin hold which is 150 inches long, 48 inches wide and 50 inches deep?

$150 \times 48 \times 50 = 360{,}000$ cubic inches in bin.
$360{,}000 \div 2{,}571 = 140$ bushels.

Anthracite coal, when broken for the market, weighs about 56 pounds to the cubic foot. Bituminous coal weighs about 50 pounds.

BUYING AND SELLING BY THE TON

To find the cost of any number of pounds at so much per ton.

Rule.—Remove the decimal point three places to the left, and multiply by one-half the price per ton.

Example.—What will 1799 pounds of hay cost at $10 per ton? 1799 pounds with the point removed equals 1.799, and 1.799 × 5, one-half the price per ton, is $8 995, the answer.

GROCER'S RETAIL RULE

As many articles, such as tea, sugar, coffee, etc., are sold at a given number of pounds per dollar, the following method will show the number of pounds that can be purchased for any number of cents.

Rule.—Multiply the number of pounds to be sold for one dollar by the number of cents' worth desired.

Example.—When sugar is sold at 19 pounds for a dollar, how many pounds can be purchased for 60 cents?

Solution.—$19 \times 60 = 11.40$ or $11\frac{2}{5}$ pounds.

Grocer's Table

12 things make	1 dozen.
12 dozen make	1 gross.
12 gross make	1 great gross.
20 things make	1 score.
196 pounds of flour make	1 barrel.
200 pounds of beef or pork make	1 barrel.
135 pounds of potatoes or apples make	1 barrel.
280 pounds of salt make	1 barrel.
400 pounds of molasses make	1 barrel.
200 pounds of sugar make	1 barrel.
240 pounds of lime make	1 barrel.
100 pounds of fish make	1 quintal.
100 pounds of nails make	1 keg.
50 pounds of soap make	1 box.
20 pounds of raisins make	1 box.
2 pounds of cigars make	1 box.
20 pounds of soda make	1 box.
40 pounds of cheese make	1 box.
25 pounds of tobacco make	1 box.
62 pounds of tea make	1 box.
60 pounds of saleratus make	1 box.
25 pounds of chocolate make	1 box.
56 pounds of butter make	1 firkin.
5 pounds of spices make	1 can.
1100 pounds of rice make	1 tierce.
2150. 42 cubic inches make	1 bushel.
231 cubic inches make	1 gallon.
277¼ cubic inches make	1 imperial gallon

Rapid Methods for Marking Goods

Those who buy largely can best appreciate the value of a quick and rapid method for calculating the per cent of profits desired.

If you wish to calculate the per cent on a single article, the following table will be an excellent method. If you desire to sell an article at any of the following per cents, say the article costs 50 cents, and you wish to make

10 per cent, divide by 10, multiply by 11 = 55.
20 per cent, divide by 10, multiply by 12 = 60.
25 per cent, multiply by 10, divide by 8 = 62½.
30 per cent, divide by 10, multiply by 13 = 65.
33⅓ per cent, add ⅓ of itself = 66.
33⅓ per cent, divide by 3, multiply by 4 = 66⅔.
50 per cent, add ½ of itself = 75.

How to Mark Goods

In many mercantile houses it is customary to use a private mark, which is placed on the goods to denote their cost and selling price. Various devices are used. A word or phrase containing ten different letters is the most common used. These letters are used instead of figures, thus:

C	a	s	h		P	r	o	f	i	t
1	2	3	4		5	6	7	8	9	0

If the cost and selling price of an article were respectively $165 and $210, the mark would be:

c r p

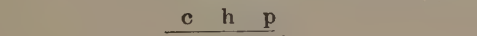
a c t

An extra letter called a "Repeater" is used to prevent the repetition of any figure. Instead of writing 255, which according to the above key would be a p p, the repeater z or any other letter not in the key-word may be used, which would make 255 read a p z.

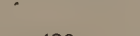
The following are a few of the words that can be used:

Republican.	Regulation.	Quick Sales.	Importance.
Charleston.	Cumberland.	Vanderbilt.	Misfortune.

Instead of letters, characters similar to the following are frequently used:



c h p



WEIGHTS AND MEASURES

WEIGHTS

Troy

24 grains (gr.) 1 pennyw'ht,—dwt.
20 dwts. . . . . 1 ounce,—oz.
3.2 grains, 1 carat, diamond weight.

By this weight gold, silver, and jewels only are weighed. The ounce and pound in this are the same as in apothecaries' weight.

Apothecaries'

20 grains. . . . . 1 scruple.
3 scruples. . . . . 1 drachm.
8 drs. . . . . 1 ounce.
12 ozs. . . . . 1 pound.

Avoirdupois

16 drams (drs.) 1 ounce,—oz.
16 ozs . . . . . 1 pound,—lb.
25 lbs. . . . . 1 quarter,—qr.*
4 quarters. . . . . 100 weight,—cwt.
20 cwts . . . . . 1 ton.

* Formerly 28 lbs. were allowed to the quarter, but the practice is now nearly out of use excepting in the coal mines in Pennsylvania, the Eastern fish markets, and the U. S. Custom House.

Grains are the same in each of the above weights.

5,760 grains, apothecaries' or troy weight. . . . . 1 lb.
7,000 grains avoirdupois weight 1 lb.
Therefore, 144 lbs. avoir. equal 175 lbs. apoth. or troy.

*Of Liquids

1 gallon oil weighs 11.16 lbs. avoir.
1 gallon distilled water, 10 lbs.
1 gallon sea water 12.36 lbs.
1 gallon proof spirits, 10.88 lbs.

MISCELLANEOUS

IRON, LEAD ETC.

14 lbs. . . . . 1 stone.
21½ stones. . . . . 1 pig.
8 pigs. . . . . 1 fother.

BEEF, PORK, ETC.

200 lbs. . . . . 1 barrel.
196 lbs. (flour). . . . . 1 barrel.
100 lbs. (fish). . . . . 1 quintal

MEASURES

Dry

2 pints. . . . . 1 quart,—qt.
8 quarts . . . . . 1 peck,—pk.
4 pecks . . . . . 1 bushel,—bu.
36 bushels. . . . . 1 chaldron.

1 United States standard (Winchester) bushel—18½ inches in diameter, and 8 inches deep—contains 2150.42 cubic inches.

Liquid or Wine

4 gills. . . . . 1 pint,—pt.
2 pints. . . . . 1 quart,—qt.
4 quarts . . . . . 1 gallon,—gal.
31½ gallons. . . . . 1 barrel,—bbl.
2 barrels . . . . . 1 hogshead,—hhd.

U. S. standard gallon . . . . 231 cubic inches.
Beer gallon. . . . 231 cubic inches.
Imp. gallon. . . . . 277¼ cubic inches.
31 beer gallons . . . 1 bbl.

Time

60 seconds . . . . . 1 minute.
60 minutes . . . . . 1 hour.
24 hours . . . . . 1 day.
7 days. . . . . 1 week.
4 weeks. . . . . 1 lunar month.

28, 29, 30, or 31 days, } 1 calendar month.
30 days . . . . . 1 month (in computing interest).
52 weeks and 1 day . . . . } 1 year.
12 calendar months . . . . . }
365 days, 5 hours, 48 minutes, and 49 seconds . . . . . 1 solar year.

Circular

60 seconds . . . . . 1 minute.
60 minutes . . . . . 1 degree.
30 degrees. . . . . 1 sign.
90 degrees. . . . . 1 quadrant.
4 quadrants . . . . . } 1 circle
360 degrees. . . . . }

A convenient method of finding the difference in time between two places, is to notice their distance apart, in degrees of longitude, and allow 4 minutes to each degree, based on the following

CALCULATION:

1440 minutes . . . . . 1 day, or revolution of the earth.
1 revolution of the earth is 360 degrees; therefore,
1 degree. . . . . 4 minutes.

* Imperial gallon

MEASURES

Long

DISTANCE

3 barleycorns	1 inch,—in.
12 in.	1 foot,—ft.
3 ft.	1 yard,—yd.
5½ yds.	1 rod,—rd.
40 rds	1 furlong,—fur.
8 fur.	1 mile.

CLOTH

2¼ inches	1 nail.
4 nails	1 quarter.
4 quarters	1 yard.

MISCELLANEOUS

3 inches	1 palm.
4 inches	1 hand.
6 inches	1 span.
18 inches	1 cubit.
21.8inches	1 Bible cubit.
2½ feet	1 military pace.
3 feet	1 common pace.

Square

144 sq. ins	1 sq. foot.
9 sq. ft.	1 sq. yard.
30¼ sq. yds.	1 sq. rod.
40 sq. rods	1 rood.
4 roods	1 acre.

Surveyors'

7.92 inches	1 link.
25 links	1 rod.
4 rods	1 chain.
10 square chains / 160 square rods	1 acre.
640 acres	1 square mile.

Cubic

1728 cubic inches	1 cubic foot.
27 cubic feet	1 cubic yard.
128 cubic feet	1 cord (wood)
40 cubic feet	1 ton (shipping)
2150.42 cubic in.	1 standard bu.
231 cubic in.	1 standard gal.
277¼ cubic in.	1 imperial gal.
1 cubic ft., four-fifths of a bushel.	

To find the number of bushels in a bin of any dimensions find the number of cubic feet by multiplying the three dimensions of the bin in feet; deduct one-fifth. and the result is the number of bushels.

PAPER

The Sizes in Inches

Flat Writing-Paper

Flat Letter	10 x 16
Flat Cap	14 x 17
Double Flat Letter	16 x 20
Flat Foolscap	13 x 16
Crown	15 x 19
Folio Post	17 x 22
Demy	16 x 21
Medium	18 x 23
Check Folio	17 x 24
Bank Folio	19 x 24
Double Cap	17 x 28
Royal	19 x 24
Super Royal	20 x 28
Imperial	23 x 31

Of the different sizes there are also several different weights of each size, as Demy 20, 22, 24, 26, and 28 lbs. per ream.

Stationers usually rule, cut and fold the sizes required to make the various styles of letter and note papers—a flat sheet making one, two or four sheets of letter or note paper.

Ledger Papers

Flat Cap	14 x 17
Crown	15 x 19
Folio	17 x 22
Demy	16 x 21
Medium	18 x 23
Royal	19 x 24
Super Royal	20 x 28
Imperial	23 x 31
Elephant	23 x 28

Book Papers

The usual sizes of these, from the different American and English manufacturers, differ but little from the above, except to fill special orders.

Paper Counts

24 sheets	1 quire.
10½ quires	1 token.
20 quires	1 ream.
2 reams	1 bundle.
5 bundles	1 bale.

Units of Anything

12 pieces	1 dozen.
12 dozen	1 gross.
12 gross	1 great gross.
20 units	1 score.

THE METRIC SYSTEM

Measures of Length

Metric Denominations and Values.			*Equivalents in Denominations in Use.*
Myriameter	=	10,000 meters	= 6.2137 miles.
Kilometer	=	1,000 meters	= 0.62.137 m. or 3,280 feet 10 in.
Hectometer	=	100 meters	= 328 feet and 1 inch.
Dekameter	=	10 meters	= 393.7 inches.
Meter	=	1 meter	= 39.37 inches.
Decimeter	=	.1 of a meter	= 3.937 inches.
Centimeter	=	.01 of a meter	= 0.3937 inch.
Millimeter	=	.001 of a meter	= 0.0394 inch.

Measures of Surface

Metric Denominations and Values.			*Equivalents in Denominations in Use.*
Hectare	=	10,000 square meters	= 2.471 acres.
Are	=	100 square meters	= 119.6 square yards.
Centare	=	1 square meter	= 1,550 square inches.

Measures of Capacity

Metric Denominations and Values.				*Equivalents in Denominations in Use.*	
Names.	No.	Liters.	Cubic Measure.	Dry Measure.	Wine Measure.
Kiloliter	= 1,000	=	1 cubic meter	= 1.308 cubic yards	= 264.17 galls.
Hectoliter	= 100	=	.01 cubic meter	= 2 bush. 3.35 pks.	= 26.417 galls.
Decaliter	= 10	=	10 c. decimeters	= 9.08 quarts.	= 2 6417 galls.
Liter	= 1	=	1 c. decimeter	= 0.908 quarts.	= 1.0567 quarts
Deciliter	= .1	=	.1 c. decimeter	= 6.1022 cubic inch.	= 0.845 gills.
Centiliter	= .01	=	10 c. centimeters	= 0.6102 cubic inch.	= 0.338 fluid oz.
Milliliter	= .001	=	1 c. centimeter	= 0.061 cubic inch.	= 0.27 fluid dr.

Weights

Metric Denominations and Values.				*Equivalents in Denominations in Use.*	
Names.	No.	Grams.		Weight of what quantity of water at maximum density.	Avoirdupois Weight.
Millier or tonneau	= 1,000,000	=	1 cubic meter	=	= 2204.6 pounds.
Quintal	= 100,000	=	1 hectoliter	=	= 220.46 pounds.
Myriagram	= 10,000	=	10 liters	=	= 22.046 pounds.
Kilogram or kilo	= 1,000	=	1 liter	=	= 2,2046 pounds.
Hectogram	= 100	=	1 deciliter	=	= 3.5274 ounces.
Dekagram	= 10	=	10 c. centimet.	=	= 0.3527 ounces.
Gram	= 1	=	1 c. centimet.	=	= 15.432 grains.
Decigram	= .1	=	.1 c. centimet.	=	= 1.5432 grains.
Centigram	= .01	=	10 c. millimet.	=	= 0.1543 grain.
Milligram	= .001	=	1 c. millimet.	=	= 0.0154 grain.

Table for Finding the Contents of Square Tanks

A tank five feet by five feet holds	6 barrels.
A tank six feet by six feet holds	8½ "
A tank seven feet by seven feet holds	11½ "
A tank eight feet by eight feet holds	15¼ "
A tank nine feet by nine feet holds	19½ "
A tank ten feet by ten feet holds	23¾ "

The above table is for one foot of depth only.

To find the contents of a trough, measure its depth in feet and multiply it by the contents of one foot in depth.

A Table for Circular Tanks One Foot in Depth

Five feet in diameter holds	4½ barrels.
Six feet in diameter holds	6¾ "
Seven feet in diameter holds	9 "
Eight feet in diameter holds	12 "
Nine feet in diameter holds	15 "
Ten feet in diameter holds	19¼ "

N. B.—To find the contents of a tank by the table, multiply the contents of one foot in depth by the number of feet deep.

To Measure Wells or Cisterns

Square the diameter in inches, multiply by the decimal .7854 and the product by the depth of the well or cistern in inches. The result will be the full capacity of the well in cubic inches. If the actual quantity of water be sought, multiply by the depth of water in inches, and in either case divide by 231 for the number of gallons.

Circular Cisterns, One Foot in Depth, Computed

DIAMETER IN INCHES	CONTENTS IN GALLONS	DIAMETER IN INCHES	CONTENTS IN GALLONS
12	5.875	18	13.218
15	9.18	20	16.32
16	10.44	21	18

For any greater depth than one foot, multiply by the number of feet and fractions of a foot. As the areas of circles, and consequently the capacities of circular cisterns of equal depth, vary as the squares of their diameters, it is unnecessary to multiply calculations. For instance, should it be required to find the contents of a circular cistern of 2 feet in diameter, say as the square of 1: to the square of 2:5.875, that is, as 1:4::5.875, and $5.875 \times 4 = 23.5 =$ the contents of such cistern. This formula will apply to any diameter; for 3 feet, multiply by 9; for 4 feet, multiply by 16, etc.; for 5, by 25.

Cisterns and Casks

To Measure the Contents of Cisterns.—To ascertain the contents of circular cisterns, multiply the square of the diameter in feet by the depth in feet, and that product by $\frac{3}{4}\frac{7}{0}\frac{3}{0}\frac{}{0}$ for the contents in hogsheads, or by $\frac{3}{2}\frac{7}{0}\frac{3}{0}\frac{}{0}$ for barrels, by $\frac{4}{8}\frac{7}{}$ for the contents in gallons.

Square Cisterns.—Multiply the width in feet by the length in feet, and that by the depth in feet, and that again by $\frac{1}{1}\frac{9}{0}\frac{3}{0}$ for hogsheads, or $\frac{1}{8}\frac{9}{0}$ for barrels, or $7\frac{4}{1}\frac{8}{0}\frac{3}{0}$ for gallons.

Another and simpler method is to multiply together the length, width, and depth, in inches, and divide by 231, which will give the contents in gallons.

Cask Gauging.—To measure the contents of cylindrical vessels multiply the square of the diameter in inches by 34, and that by the height in inches, and point off four figures. The result will be the contents or capacity, in wine gallons and decimals of a gallon. For beer gallons multiply by 28 instead of 34. If the cask be only partially filled, multiply by the height of the liquid instead of the height of the cask, to ascertain actual contents. In ascertaining the diameter, measure the diameter at the bung and at the head, add together, and divide by 2 for the mean diameter.

TANK AND BARREL MEASUREMENT

To Find the Contents of a Round Tank

Multiply the square of the diameter in feet by the depth in feet, and multiply this result by 6, and you have the approximate contents of the tank in gallons. (For exact results multiply the product by $5\frac{7}{8}$, instead of 6.)

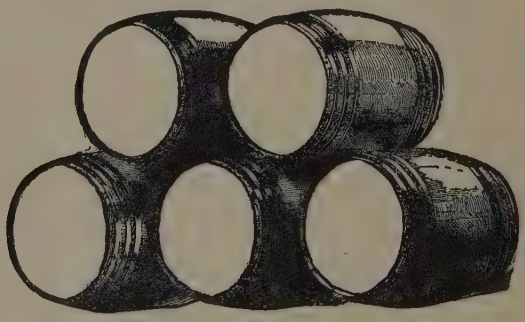
Example.—How many gallons will a tank hold 7 feet in diameter and 5 feet deep?

Solution.—$7\times7\times5=245$.

$245\times6=1{,}470$ gallons.

NOTE.—If the tank is larger at the bottom than at the top, find the average diameter by measuring the middle part of the tank halfway between the top and bottom.

To Find the Capacity of Barrels



Rule.—Add the head and bung diameters in inches, and divide by two for the mean diameter. Then multiply the average diameter by itself in inches, and again by the height in inches,

then multiply by 8, cut off the right-hand figure, and you have the number of cubic inches. Divide by 277¼ and you have the number of gallons.

To find the bushels divide by 2150.4.

Example.—How many gallons in a barrel, whose middle or bung diameter is 20 inches, and end diameter is 16 inches, and 30 inches in height?

Solution.—20+16÷2=18 average diameter.

18×18×30×8=7776.

$7776 \div 277\frac{1}{4} = 28\frac{52}{109}$ gallons.

NOTE—A barrel is estimated usually at 31½ gallons. The hogshead at 63 gallons.

To Find the Contents of a Watering-Trough

Rule.—Multiply the height in feet by the length in feet, and the product by the width in feet, and divide the result by 4, and you will have the contents in barrels of 31½ gallons each.

Example.—What are the contents of a watering-trough 10 feet long, 6 feet wide, and 4 feet deep?

Solution.—4×10×6=240÷4=60 barrels.

NOTE—For exact results multiply the length in inches by the height in inches, by the width in inches, and divide the result by 231, and you will have the contents in gallons.

Estimating Measures

A Pint of Water weighs nearly one pound, and is equal to about 27 cubic inches, or a square box 3 inches long, 3 inches wide, and 3 inches deep.

A Quart of water weighs nearly 2 pounds, and is equal to a square box of about 4 by 4 inches and 3½ inches deep,

A Gallon of water weighs about 8 pounds, and is equal to a box 6 by 6 inches square, and 6 inches deep.

A Cubic Foot of water weighs about 64 pounds, and contains 8 gallons.

A Barrel of water almost fills a box 2 by 2 feet square and 1½ feet deep, or 6 cubic feet.

A Peck is equal to a box 8 by 8 inches square, and 8 inches deep.

A Bushel is about equal to a box 12 by 12 inches square and 24 inches deep, or 2 cubic feet.

NOTE—The Imperial gallon used in Canada, contains 277¼ cubic inches the Standard gallon 231. References here are to Standard gallons except where Imperial is mentioned. Take five-sixths of a given number of Standard gallons to find number of Imperial.

BUILDERS' TABLES

BUILDERS' ESTIMATING TABLES

Quantity of material in every four lineal feet of exterior wall in a balloon frame building, height of wall being given:

Length of Studs.	Size of Sills.	Size of Studs, Braces, etc.	Quantity of Rough Lumber.	Quantity of inch Boarding	Siding in sup. ft.	Tar Paper in sup. feet.
8	6 x 6	2 x 4 Studs	42	36	40	74
10	6 x 8	4 x 4 Braces	52	44	50	80
12	6 x 10	4 x 4 Plates	62	53	60	96
14	6 x 10	1 x 6 Ribbons	69	62	70	112
16	8 x 10		82	71	80	128
18	8 x 10	Studs	87	80	90	144
20	8 x 12	16 inches from	98	88	100	160
22	9 x 12	centers	109	97	110	176
24	10 x 12		119	106	120	192
18	10 x 10	2 x 6 Studs	122	80	90	144
20	10 x 12	6 x 6 Braces	137	88	100	160
22	10 x 12	4 x 6 Plates	145	97	110	176
24	12 x 12	1 x 6 Ribbons	162	106	120	192
26	10 x 14		169	114	130	208
28	10 x 14	Studs 16-inch centers	176	123	140	224
30	12 x 14		198	132	150	240

Amount of lumber in rafters, collar-piece and boarding, and number of shingles to four lineal feet of roof, measured from eave to eave over ridge. Rafters 16-inch centers:

Width of House, Feet.	Size of Rafters.	Size of Collar-piece.	Quantity of Lumber in Rafter and Collar-piece.	Quantity of Boarding. Feet.	No. of Shingles.
14	2 x 4	2 x 4	39	91	560
16	2 x 4	2 x 4	45	70	640
18	2 x 4	2 x 4	50	79	720
20	2 x 4	2 x 4	56	88	800
22	2 x 4	2 x 4	62	97	880
24	2 x 4	2 x 4	67	106	960
20	2 x 6	2 x 6	84	88	800
22	2 x 6	2 x 6	92	97	880
24	2 x 6	2 x 6	101	106	960
26	2 x 6	2 x 6	109	115	1040
28	2 x 6	2 x 6	117	124	1120
30	2 x 6	2 x 6	126	133	1200

Comparative Strength of Timber and Cast Iron

Table showing the transverse strength of timber and of cast iron one foot long and one inch square.

Material.	Breaking Weight, lbs.	Weight Borne with Safety, lbs.
Ash, seasoned	175	105
Chestnut, seasoned	170	115
Hickory, seasoned	270	200
White Oak, seasoned	240	196
White Pine, seasoned	135	95
Yellow Pine, seasoned	150	100
Iron (cast)	5,781	4,000

BUILDERS' TABLE OF BRICK REQUIRED

(Allowing 7 Brick to Superficial Square Foot.)

Square feet of wall surface.	Number of Bricks required in a					
	Wall 4 inches thick.	Wall 8 inches thick.	Wall 12 inches thick.	Wall 16 inches thick.	Wall 20 inches thick.	Wall 24 inches thick.
1	7	15	23	30	38	45
2	15	30	45	60	75	90
3	23	45	68	90	113	135
4	30	60	90	120	150	180
5	38	75	113	150	188	225
6	45	90	135	180	225	270
7	53	105	158	210	263	315
8	60	120	180	240	300	360
9	68	135	203	270	338	405
10	75	150	225	300	375	450
20	150	300	450	600	750	900
30	225	450	675	900	1,125	1,350
40	300	600	900	1,200	1,500	1,800
50	375	750	1,125	1,500	1,875	2,250
60	450	900	1,350	1,800	2,250	2,700
70	525	1,050	1,575	2,100	2,625	3,150
80	600	1,200	1,800	2,400	3,000	3,600
90	675	1,350	2,025	2,700	3,375	4,050
100	750	1,500	2,250	3,000	3,750	4,500
200	1,500	3,000	4,500	6,000	7,500	9,000
300	2,250	4,500	6,750	9,000	11,250	13,500
400	3,000	6,000	9,000	12,000	15,000	18,000
500	3,750	7,500	11,250	15,000	18,750	22,500
600	4,500	9,000	13,500	18,000	22,500	27,000
700	5,250	10,500	15,750	21,000	26,250	31,500
800	6,000	12,000	18,000	24,000	30,000	36,000
900	6,750	13,500	20,250	27,000	33,750	40,500
1,000	7,500	15,000	22,500	30,000	37,500	45,000

Facts for Builders

100 square feet of surface, 4 inches to weather, requires about 1,000 shingles.

1,000 shingles require of shingle nails about 5 pounds.

70 yards of surface will require about 1,000 laths.

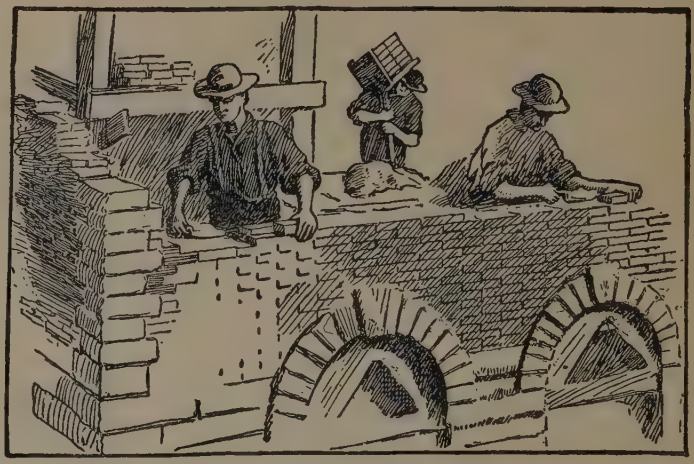
100 square yards of plaster will require 16 bu. sand, 8 bu. lime, 1 bu. hair.

1,000 laths will require of lath nails 11 pounds.

100 cubic feet of wall will require 1 cord stone, 3 bu. lime and 1 cubic yard of sand.

One-fifth more siding is required than surface measure, to allow for lap.

FACTS FOR BUILDERS



FACTS CONCERNING STONEWORK, BRICKWORK AND PLASTERING

Stonework

1. A cord of stone, three bushels of lime and a cubic yard of sand will make 100 cubic feet of wall.
2. One cubic foot of stonework weighs from 130 to 175 pounds.

Brickwork

3. Five courses of brick will make one foot in height on a chimney.
4. One cubic foot of brickwork, with common mortar, weighs from 100 to 110 pounds.
5. A cask of lime will make mortar sufficient for 1,000 bricks.

For Plastering

6. Six bushels of lime, 40 cubic feet of sand* and 1½ bushels of hair will plaster 100 square yards with two coats of mortar.

*N. B. There are about 1¼ cubic feet in a bushel.

Common Brick in a Wall or Building

A brick is 8 inches long, 4 inches wide and 2 inches thick, and contains 64 cubic inches. Twenty-seven brick make one cubic foot of wall, without mortar, and it takes from 20 to 22 bricks, according to the amount of mortar used, to make a cubic foot of wall with mortar.

Rule.—Multiply the length of the wall in feet by the height in feet, and that by its thickness in feet, and then multiply that result by 20, and the product will be the number of bricks in the wall.

N. B.—For a wall 8 inches thick multiply the length in feet by the height in feet and that result by 15, and the product will equal the number of bricks. When doors and windows occur in the wall multiply their height, width and thickness together and deduct the amount from the solid contents of the wall before multiplying by 20 or 15, as the case may be.

Short Method of Estimating Stonework

Rule.—Multiply the length in feet by the height in feet, and that by the thickness in feet, and divide this result by 22 and the quotient will be the number of perches of stone in the wall.

N. B.—In a perch of stone there are 24¾ cubic feet, but 2¾ cubic feet are generally allowed for the mortar and filling.

How to Find the Number of Cord Stone to Build Cellar and Barn Walls

Rule.—Multiply the length, height and thickness together in feet, and divide the result by 100.

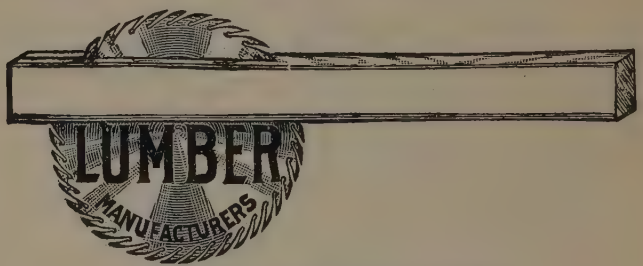
N. B.—There are 128 cubic feet in a cord, but the mortar and sand make it necessary to use but 100 cubic feet of stone.

The Number of Bricks Required for a Building

The average brick is eight inches long, four inches wide and two inches thick, or 64 (8×4×2) cubic inches; 1,728 cubic inches make one cubic foot, and 27 bricks make 1,728 (64×27) cubic inches. In laying bricks ⅛ is allowed for mortar, or 4½ out of every 27, leaving 22½ actual bricks for each cubic foot. Therefore, multiply the dimensions—length, height and thickness—in feet and fraction of a foot, of the several brick walls, and the product by 22½ and the result will be the number of bricks required. Multiply by 20 instead of 22½ if the bricks are larger than the average above given. Allowance should be made for chimneys, projections for mantels and the like on the same basis.

Number of Perches of Stone Required for a Wall or Cellar

The perch of stone is now computed at a perch, or 16.5 feet in length by 1.5 feet in width and 1 foot in height, or 24.75 (16.5×1.5×1) cubic feet. Of this amount one-ninth, 2.75 cubic feet, is allowed for mortar and filling. Multiply the three dimensions of the wall or walls in feet—width, height and thickness—and divide by 22 (24.75—2.75) if the needed quantity of stone is the subject of inquiry, or by 24.75 if it be sought to ascertain the amount of masonry in the wall or cellar.



BUYING AND SELLING LUMBER

To find the cost of any number of feet of lumber at so much per thousand feet.

Rule.—Remove the decimal point three places to the left in any number of feet, and multiply by the price of one thousand feet.

Example.—What will 859 feet of lumber cost at $12 per thousand feet? Remove the point three places to the left in 859=.859, and .859×$12=$10.308, the answer.

The Number of Cubic Feet in a Round Log of Uniform Diameter

Square the diameter, in inches, multiply by .7854, and multiply this product by the length in feet, divide by 144, and the quotient is the number of cubic feet.

Estimate of the Number of Cubic Feet in the Trunk of a Standing Tree

Find the circumference in inches, divide by 3.1416, square the quotient, multiply by the length in feet, divide by 144; deduct about one-tenth for thickness of bark, and the result will be, approximately, the number of cubic feet.

FACTS FOR LUMBERMEN

The Lumber Industry is fourth among the great industries of the United States. According to the census of 1900, the total capital invested in lumber enterprises was $11,611,524, the total number of wage earners employed was 283,260, and the yearly wages paid amounted to $104,640,591. The amount of lumber produced by the mills was 35,084,166 board feet. The total wooded area in the United States is estimated at 1,094,514 square miles or about 699,500,000 acres, which is 36½ per cent. of the total area, exclusive of Alaska. At the present rate of cutting, the forest lands of the United States cannot long meet the enormous demands made upon them. The great pineries of the Lake States have been almost entirely eliminated, and great inroads have been made in the supply of valuable timber throughout all parts of the country.

The Number of Feet, Board Measure, in a Log of Unequal Diameters

Square the smallest diameter in inches, multiply by .7854, and the product by the length of the log in feet, divide by 12, and the quotient will be the number of feet of board measure, approximately.

The Number of Feet, Board Measure, in a Lot of Boards, Planks, Flooring, Scantling, Joists, Sills or Beams

The foot of board measure is a superficial or square foot, one inch thick. Multiply the product of the width and thickness of each board, plank or other article, in inches, by the length in feet and fractions of a foot, divide by 12, and the quotient will be the number of feet of board measure. In flooring, allowance must be made for rabbeting, the proportion varying with the depth of the groove and the width of the boards.

The Number of Square Yards in a Floor or Wall

Multiply the length and width of the floor, or height and width of the wall, in feet and fractions of a foot, divide by nine, and the quotient is the number of square yards.

BOARD AND PLANK MEASUREMENT—AT SIGHT

This Table gives the Sq. Ft. and In. in Board from 6 to 25 in. wid , and from 8 to 36 ft. long If a board be longer than 36 ft., unite two numbers. Thus, if a Board is 40 ft long and 16 in. wide, add 30 and 10 and you have 53 ft. 4 in. For 2-in Plank double the *product*.

Feet Long.	6 in W		7 in W		8 in W		9 in W		10 in W		11 in W		12 in W		13 in W		14 in W		15 in W	
	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in	ft.	in.	ft	in	ft.	in.	ft.	in	ft.	in.
8	4	0	4	8	5	4	6	0	6	8	7	4	8	0	8	8	9	4	10	0
9	4	6	5	3	6	0	6	9	7	6	8	3	9	0	9	9	10	6	11	3
10	5	0	5	10	6	8	7	6	8	4	9	2	10	0	10	10	11	8	12	6
11	5	6	6	5	7	4	8	3	9	2	10	1	11	0	11	11	12	10	12	9
12	6	0	7	0	8	0	9	0	10	0	11	0	12	0	13	0	14	0	15	0
13	6	6	7	7	8	8	9	9	10	10	11	11	13	0	14	1	15	2	16	3
14	7	0	8	2	9	4	10	6	11	8	12	10	14	0	15	2	16	4	17	6
15	7	6	8	9	10	0	11	3	12	6	13	9	15	0	16	3	17	6	18	9
16	8	0	9	4	10	8	12	0	13	4	14	8	16	0	17	4	18	8	20	0
17	8	6	9	11	11	4	12	9	14	2	15	7	17	0	18	5	19	10	21	3
18	9	0	10	6	12	0	13	6	15	0	16	6	18	0	19	6	21	0	22	6
19	9	6	11	1	12	8	14	3	15	10	17	5	19	0	20	7	22	2	23	9
20	10	0	11	8	13	4	15	0	16	8	18	4	20	0	21	8	23	4	25	0
21	10	6	12	3	14	0	15	9	17	6	19	3	21	0	22	9	24	6	26	3
22	11	0	12	10	14	8	16	6	18	4	20	2	22	0	23	10	25	8	27	6
23	11	6	13	5	15	4	17	3	19	2	21	1	23	0	24	11	26	10	28	9
24	12	0	14	0	16	0	18	0	20	0	22	0	24	0	26	0	28	0	30	0
25	12	6	14	7	16	8	18	9	20	10	22	11	25	0	27	1	29	2	31	3
26	13	0	15	2	17	4	19	6	21	8	23	10	26	0	28	2	30	4	32	6
27	13	6	15	9	18	0	20	3	22	6	24	9	27	0	29	3	31	6	33	9
28	14	0	16	4	18	8	21	0	23	4	25	8	28	0	30	4	32	8	35	0
29	14	6	16	11	19	4	21	9	24	2	26	7	29	0	31	5	33	10	36	3
30	15	0	17	6	20	0	22	6	25	0	27	6	30	0	32	6	35	0	37	6
31	15	6	18	1	20	8	23	3	25	10	28	5	31	0	33	7	36	2	38	9
32	16	0	18	8	21	4	24	0	26	8	29	4	32	0	34	8	37	4	40	0
33	16	6	19	3	22	0	24	9	27	6	30	3	33	0	35	9	38	6	41	3
34	17	0	19	10	22	8	25	6	28	4	31	2	34	0	36	10	39	8	42	6
35	17	6	20	5	23	4	26	3	29	2	32	1	35	0	37	11	40	10	43	9
36	18	0	21	0	24	0	27	0	30	0	33	0	36	0	39	0	42	0	45	0

BOARD TABLE MEASUREMENT—Continued.

Feet Long.	16 in W		17 in W		18 in W		19 in W		20 in W		21 in W		22 in W		23 in W		24 in W		25 in W	
	ft	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.	ft.	in.
8	10	8	11	4	12	0	12	8	13	4	14	0	14	8	15	4	16	0	16	8
9	12	0	12	9	13	6	14	3	15	0	15	9	16	6	17	3	18	0	18	9
10	13	4	14	2	15	0	15	10	16	8	17	6	18	4	19	2	20	0	20	10
11	14	8	15	7	16	6	17	5	18	4	19	3	20	2	21	1	22	0	22	11
12	16	0	17	0	18	0	19	0	20	0	21	0	22	0	23	0	24	0	25	0
13	17	4	18	5	19	6	20	7	21	8	22	9	23	10	24	11	26	0	27	1
14	18	8	19	10	21	0	22	2	23	4	24	6	25	8	26	10	28	0	29	2
15	20	0	21	3	22	6	23	9	25	0	26	3	27	6	28	9	30	0	31	3
16	21	4	22	8	24	0	25	4	26	8	28	0	29	4	30	8	32	0	33	4
17	22	8	24	1	25	6	26	11	28	4	29	9	31	2	32	7	34	0	35	5
18	24	0	25	6	27	0	28	6	30	0	31	6	33	0	34	6	36	0	37	6
19	25	4	26	11	28	6	30	1	31	8	33	3	34	10	36	5	38	0	39	7
20	26	8	28	4	30	0	31	8	33	4	35	0	36	8	38	4	40	0	41	8
21	28	0	29	9	31	6	33	3	35	0	36	9	38	6	40	3	42	0	43	9
22	29	4	31	2	33	0	34	10	36	8	38	6	40	4	42	2	44	0	45	10
23	30	8	32	7	34	6	36	5	38	4	40	3	42	2	44	1	46	0	47	11
24	32	0	34	0	36	0	38	0	40	0	42	0	44	0	46	0	48	0	50	0
25	33	4	35	5	37	6	39	7	41	8	43	9	45	10	47	11	50	0	52	1
26	34	8	36	10	39	0	41	2	43	4	45	6	47	8	49	10	52	0	54	2
27	36	0	38	3	40	6	42	9	45	0	47	3	49	6	51	9	54	0	56	3
28	37	4	39	8	42	0	44	4	46	8	49	0	51	4	53	8	56	0	58	4
29	38	8	41	1	43	6	45	11	48	4	50	9	53	2	55	7	58	0	60	5
30	40	0	42	6	45	0	47	6	50	0	51	6	55	0	57	6	60	0	62	6

SCANTLING REDUCED TO ONE INCH BOARD MEASURE.

SCANTLING AND TIMBER MEASURE

REDUCED TO ONE INCH BOARD MEASURE.

EXPLANATION.—To ascertain the number of Feet of Scantling or Timber, say 18 Feet Long and 2 by 3 Inches. Find 2 by 3 in the top columns, and 18 in the left hand column, and under 2 by 3 and against 18 is 9 feet.

If the Scantling is longer than contained in the Table, add two lengths together. If shorter, take part off some length.

Feet.	THICKNESS AND WIDTH IN INCHES.															
	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.3	3.4	3.5	3.6	3.7	3.8	3.9	4.4
6	2.	3.	4.	5.	6.	7.	8.	9.	4.6	6.	7.6	9.	10.6	12.	13.6	8.
7	2.4	3.6	4.8	5.10	7.	8. 2	9.4	10.6	5.3	7.	8.9	10.6	12.3	14.	15.9	9.4
8	2.8	4.	5.4	6. 8	8.	9. 4	10.8	12.	6.	8.	10.	12.	14.	16.	18.	10.
9	3.	4.6	6.	7. 6	9.	10. 6	12.	13.6	6.9	8.	11.3	13.6	15.9	18.	20.3	12.
10	3.4	5.	6.8	8. 4	10.	11. 8	13.5	15.	7.6	10.	12.6	15.	17.6	20.	22.6	13.4
11	3.8	5.6	7.4	9. 2	11.	12. 10	14.8	16.6	8.3	11.	13.9	16.6	19.3	22.	24.9	14.8
12	4.	6.	8.	10.	12.	14.	16.	18.	9.	12.	15.	18.	21.	24.	27.	16.
13	4.4	6.6	8.8	10.10	13.	15. 2	17.4	19.6	9.9	13.	16.3	19.6	22.9	26.	29.3	17.4
14	4.8	7.	9.4	11. 8	14.	16. 4	18.8	21.	10.6	14.	17.6	21.	24.6	28.	31.6	18.8
15	5.	7.6	10.	12. 6	15.	17. 6	20.	22.6	11.3	15.	18.9	22.6	26.3	30.	33.9	20.0
16	5.4	8.	10.8	13. 4	16.	18. 8	21.4	24.	12.	16.	20.	24.	28.	32.	36.	21.4
17	5.8	8.6	11.4	14. 2	17.	19.10	22.8	25.6	12.9	17.	21.3	25.6	29.9	34.	38.3	22.8
18	6.	9.	12.	15.	18.	21.	24.	27.	13.6	18.	22.6	27.	31.6	36.	40.6	24.
19	6.4	9.6	12.8	15.10	19.	22. 2	25.4	28.6	14.3	19.	23.9	28.6	33.3	38.	42.9	24.4
20	6.8	10.	13.4	16. 8	20.	23. 4	26.8	30.	15.	20.	25.	30.	35.	40.	45.	26.8
21	7.	10.6	14.	17. 6	21.	24. 6	28.	31.6	15.9	21.	26.3	31.6	36.9	42.	47.3	28.
22	7.4	11.	14.8	18. 4	22.	25. 8	29.4	33.	16.6	22.	27.6	33.	38.6	44.	49.6	29.4
23	7.8	11.6	15.4	19. 2	23.	26. 10	30.8	34.6	17.3	23.	28.9	34.6	40.3	46.	51.9	30.8
24	8.	12.	16.	20.	24.	28.	32.	36.	18.	24.	30.	36.	42.	48.	54.	32.
25	8.4	12.6	16.8	20.10	25.	29. 2	33.4	37.6	18.9	25.	31.3	37.6	43.9	50.	56.3	33.4
30	10.	15.	20.	25.	30.	35.	40.	45.	22.6	30.	37.6	45.	52.6	60.	67.6	40.
34	11.4	17.	22.8	28. 4	34.	39. 3	45.4	51.	25.6	34.	42.6	51.	59.6	68.	76.6	45.4
40	13.4	20.	26.8	33. 4	40.	46. 8	53.4	60.	30.0	40.	50.	60.	70.	80.	90.	53.

Feet.	THICKNESS AND WIDTH IN INCHES.														
	5.4	4.6	4.7	4.8	4.9	5.5	5.6	5.7	5.8	5.9	6.6	6.7	6.8	6.9	6.10
6	10.	12.	14.	16.	18.	12. 6	15.	17. 6	20.	22.6	18.	21.	24.	27.	30.
7	11.8	14.	16.4	18.8	21.	14. 7	17.6	20. 5	23.4	26.3	21.	24.6	28.	31.6	35.
8	13.4	16.	18.8	21.4	24.	16. 8	20.	23. 4	26.8	30.	24.	28.	32.	36.	40.
9	15.	18.	21.	24.	27.	18. 9	22.6	26. 3	30.	33.9	27.	31.6	36.	40.6	45.
10	16.8	20.	23.4	26.8	30.	20.10	25.	29. 2	33.4	37.6	30.	35.	40.	45.	50.
11	18.4	22.	25.8	29.4	33.	22.11	27.6	32. 1	36.8	41.3	33.	38.6	44.	49.6	55.
12	20.	24.	28.	32.	36.	25.	30.	35.	40.	45.	36.	42.	48.	54.	60.
13	21.8	26.	30.4	34.8	39.	27. 1	32.6	37.11	43.4	48.9	39.	45.6	52.	58.6	65.
14	23.4	28.	32.8	37.4	42.	29. 2	35.	40.10	46.8	52.6	42.	49.	56.	63.	70.
15	25.	30.	35.	40.	45.	31. 3	37.6	43. 9	50.	56.3	45.	52.6	60.	67.6	75.
16	26.8	32.	37.4	42.8	48.	33. 4	40.	46. 8	53.4	60.	48.	56.	64.	72.	80.
17	28.4	34.	39.8	45.4	51.	35. 5	42.6	49. 7	56.8	63.9	51.	59.6	68.	76.6	85.
18	30.	36.	42.	48.	54.	37. 6	45.	52. 6	60.	67.6	54.	63.	72.	81.	90.
19	31.8	38.	44.4	50.8	57.	39. 7	47.6	55. 5	63.4	71.3	57.	66.6	76.	85.6	95.
20	33.4	40.	46.8	53.4	60.	41. 8	50.	58. 4	66.8	75.	60.	70.	80.	90.	100.
21	35.	42.	49.	56.	63.	43. 9	52.6	61. 3	70.	78.9	63.	73.6	84.	94.6	105.
22	36.8	44.	51.4	58.8	66.	45.10	55.	64. 2	73.4	82.6	66.	77.	88.	99.	110.
23	38.4	46.	53.8	61.4	69.	47.11	57.6	67. 1	76.8	86.3	69.	80.6	92.	103.6	115.
24	40.	48.	56.	64.	72.	50.	60.	70.	80.	90.0	72.	84.	96.	108.	120.
25	41.8	50.	58.4	66.8	75.	52. 1	62.6	72.11	83.4	93.9	75.	87.6	100.	112.6	125.
30	50.	60.	70.	80.	90.	62. 6	75.	87. 6	100.	112.6	90.	105.	120.	135.	150.
34	56.8	68.	79.4	90.8	102.	70.10	85.	99. 2	113.4	127.6	102.	119.	136.	153.	170.
40	66.8	80.	93.4	106.8	120.	83. 4	100.	116.8	133.4	150.	120.	140.	160.	180.	200.

THICKNESS AND WIDTH IN INCHES.

Feet.	6.11	6.12	7.7	7.8	7.9	7.10	7.11	7.12	8.8	8.9	8.10	8.11	8.12
6	33.	36.	24. 6	28.	31.6	35.	38. 6	42.	32.	36.	40.	44.	48.
7	38.6	42.	28. 7	32.8	36.9	40.10	41.11	49.	37.4	42.	46.8	51.4	56.
8	44.	48.	32. 8	37.4	42.	46. 8	51. 4	56.	42.8	48.	53.4	58.8	64.
9	49.6	54.	36. 9	42.	47.3	52. 6	57. 9	63.	48.	54.	60.	66.	72.
10	55.	60.	40.10	46.8	52.6	58. 4	64. 2	70.	53.4	60.	66.8	73.4	80.
11	60.6	66.	40.11	51.4	57.9	64. 2	70. 7	77.	58.8	66.	73.4	80.8	88.
12	66.	72.	49.	56.	63.	70.	77.	84.	64.	72.	80.	88.	96.
13	71.6	78.	53. 1	60.8	68.3	75.10	83. 5	91.	69.4	78.	86.8	95.4	104.
14	77.	84.	57. 2	65.4	73.6	81. 8	89.10	98.	74.8	84.	93.4	102.8	112.
15	82.6	90.	61. 3	70.	78.9	87. 6	96. 3	105.	80.	90.	100.	110.	120.
16	88.	96.	64. 4	74.8	84.	93. 4	102. 8	112.	85.4	96.	106.8	117.4	128.
17	93.6	102.	69. 5	79.4	89.3	99. 2	109. 1	119.	90.8	102.	113.4	124.8	136.
18	99.	108.	73. 6	84.	94.6	105.	115. 6	126.	96.	108.	120.	132.	144.
19	104.6	114.	77. 7	88.8	99.9	110.10	121.11	133.	101.4	114.	126.8	139.4	152.
20	110.	120.	81. 8	93.4	105.	116. 8	128. 4	140.	106.8	120.	133.4	146.8	160.
21	115.6	126.	85. 9	98.	110.3	122. 6	134. 9	147.	112.	126.	140.	154.	168.
22	121.	132.	89.10	102.8	115.6	128. 5	141. 2	154.	117.4	132.	146.8	161.4	176.
23	126.6	138.	93.11	107.4	120.9	134. 2	147. 7	161.	122.8	138.	153.4	168.8	184.
24	132.	144.	98.	112.	126.	140.	154.	168.	128.	144.	160.	176.	192.

Ft.	9.9	9.10	9.11	9.12	10.10	10.11	10.12	11.11	11.12	12.12	12.13	12.14
6	40.6	45.	49.3	54.	50.0	55.	60.	60. 6	66.	72.	78.	84.
7	47.3	52.6	57.9	63.	58.4	64. 2	70.	70. 7	77.	84.	91.	98.
8	54.	60.	66.	72.	66.8	73. 4	80.	80. 8	88.	96.	104.	112.
9	60.9	67.6	74.3	81.	75.	86. 6	90.	99. 9	99.	108.	117.	126.
10	67.6	75.	82.6	90.	83.4	91. 8	100.	100.10	110.	120.	130.	140.
11	74.3	82.6	90.9	99.	91.8	100.10	110.	110.11	121.	132.	143.	154.
12	81.	90.	99.	108.	100.	110.	120.	121.	132.	144.	156.	168.
13	87.9	97.6	107.3	117.	108.4	119. 2	130.	131. 1	143.	156.	169.	182.
14	94.6	105.	115.1	126.	116.8	128. 4	140.	141. 2	154.	168.	182.	196.
15	101.3	112.6	123.9	135.	125.	137. 6	150.	151. 3	165.	1.80	195.	210.
16	108.	120.	132.	144.	133.4	146. 8	160.	161. 4	176.	192.	208.	224.
17	114.9	127.6	140.3	153.	141.8	155.10	170.	171. 5	187.	204.	221.	238.
18	121.6	135.	148.6	162.	150.	165.	180.	181. 6	198.	216.	234.	252.
19	128.3	142.6	156.9	171.	158.4	174. 2	191.	191. 7	209.	228.	247.	266.
20	135.	150.	165.	180.	166.8	183. 4	200.	201. 8	220.	240.	260.	280.
21	141.9	157.6	173.3	189.	175.	192. 6	210.	211. 9	231.	252.	273.	294.
22	148.6	165.	181.6	198.	183.4	201. 8	220.	221.10	242.	264.	286.	308.
23	155.3	172.6	189.9	207.	191.9	210.10	230.	231.11	253.	276.	299.	322.
24	162.	180.	198.	216.	200.	220.	240.	242.	264.	288.	312.	336.

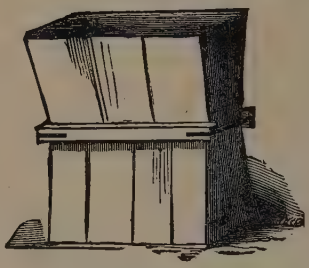
Ft.	12.15	12.16	13.13	13.14	13.15	13.16	14.14	14.15	14.16	15.15	15.16
6	90.	96.	83. 6	91.	97.6	104.	98.	105.	112.	112.6	120.
7	105.	112.	98. 7	106. 2	113.9	121.3	114.4	122.6	130.3	131.3	140.
8	135.	128.	112. 8	121. 4	130.	138.8	130.8	140.	149.4	150.	160.
9	135.	144.	126. 9	136. 6	146.3	156.	147.	157.6	168.	168.9	180.
10	150.	160.	140.10	151. 8	162.6	173.4	163.4	175.	186.8	187.6	200.
11	165.	176.	154.11	166.10	178.9	190.8	179.8	192.6	205.4	206.3	220.
12	180.	192.	169.	182.	195.	208.	196.	210.	224.	225.	240.
13	195.	208.	183. 1	197. 2	211.3	225.4	212.4	227.6	242.8	243.9	260.
14	210.	224.	197. 2	212. 4	227.6	242.8	228.8	245.	261.4	262.6	280.
15	225.	240.	211. 3	227. 6	243.9	260.	245.	262.6	280.	281.3	300.
16	240.	256.	225. 4	242. 8	260.	277.4	261.4	280.	298.8	300.	320.
17	255.	272.	239. 5	257.10	276.3	294.8	277.8	297.6	317.4	318.9	340.
18	270.	288.	243. 6	273.	292.6	312.	290.	314.	336.	337.6	360.
19	385.	304.	257. 7	288. 2	308.9	329.4	310.4	332.6	354.8	356.3	380.
20	300.	320.	271. 8	303. 4	325.	346.8	326.8	350.	373.4	375.	400.
21	315.	336.	285. 9	318. 6	341.3	364.	343.	367.6	392.	393.9	420.
22	330.	352.	299.10	333. 8	357.6	381.4	359.4	385.	410.8	412.6	440.
23	345.	368.	313.11	348.10	373.9	398.8	375.8	402.6	429.4	431.3	460.
24	369.	384.	338.	364.	390.	416.	392.	420.	448.	450.	480.

LOGS REDUCED TO ONE INCH BOARD MEASURE.

Length in feet in top line. Diameter in inches in heavy column.
Example: A log 18 ft. long and 24 in. in diameter at small end makes 464 sq. ft.
Rule: For logs over 13 in. in diameter, subtract 60 from the square of diameter, multiply remainder by half the length in feet, and point off the right hand figure. Result is the number of sq. ft.

10	12	14	16	Diam	18	20	22	24	26	28	30	34
25	30	35	40	*10*	45	50	55	60	65	70	75	85
33	40	46	53	*11*	59	66	73	79	86	92	99	112
43	52	60	69	*12*	77	86	95	103	112	120	129	146
55	66	77	88	*13*	99	110	121	132	143	154	165	187
68	82	95	109	*14*	122	136	150	163	177	190	204	231
83	99	116	132	*15*	149	165	182	198	215	231	248	281
98	118	137	157	*16*	176	196	216	235	255	274	294	333
115	137	160	183	*17*	206	229	252	275	298	321	344	389
132	158	185	211	*18*	238	264	290	317	343	370	396	449
151	181	211	241	*19*	271	301	331	361	391	421	452	512
170	204	238	272	*20*	306	340	374	408	442	476	510	578
191	229	267	305	*21*	343	381	419	457	495	533	572	648
212	254	297	339	*22*	382	424	466	509	551	594	636	721
235	281	328	375	*23*	422	469	516	563	610	657	704	797
258	310	361	413	*24*	464	516	568	619	671	722	774	877
283	339	396	452	*25*	509	565	622	678	735	791	848	961
308	370	431	493	*26*	554	616	678	739	801	862	924	1047
335	401	468	535	*27*	602	669	736	803	870	937	1004	1137
362	434	507	579	*28*	652	724	796	869	941	1014	1086	1231
391	469	547	625	*29*	703	781	859	937	1015	1093	1172	1328
420	504	588	672	*30*	756	840	924	1008	1092	1176	1260	1428
451	541	631	721	*31*	811	901	991	1081	1171	1261	1352	1532
482	578	675	771	*32*	868	964	1060	1157	1253	1350	1446	1639
515	617	720	823	*33*	926	1029	1132	1235	1338	1441	1544	1749
548	658	767	877	*34*	986	1096	1206	1315	1425	1534	1644	1863
583	699	816	932	*35*	1049	1165	1282	1398	1515	1631	1748	1981
618	742	865	989	*36*	1112	1236	1360	1483	1607	1730	1854	2101
655	785	916	1047	*37*	1178	1309	1440	1571	1702	1833	1964	2225
692	830	969	1107	*38*	1246	1384	1522	1661	1799	1938	2076	2353
731	877	1023	1169	*39*	1315	1461	1607	1753	1899	2045	2192	2484
770	924	1078	1232	*40*	1386	1540	1694	1848	2002	2156	2310	2618
811	973	1135	1297	*41*	1459	1621	1783	1945	2107	2269	2432	2756
852	1022	1193	1363	*42*	1534	1704	1874	2045	2215	2386	2556	2897
895	1073	1252	1431	*43*	1610	1789	1968	2147	2326	2505	2684	3041
938	1126	1313	1501	*44*	1688	1876	2064	2251	2439	2626	2814	3189
983	1179	1376	1572	*45*	1769	1965	2162	2358	2555	2751	2948	3341
1028	1234	1439	1645	*46*	1850	2056	2262	2467	2673	2878	3084	3495
1075	1289	1504	1719	*47*	1934	2149	2364	2579	2794	3009	3224	3653
1122	1346	1571	1795	*48*	2020	2244	2468	2693	2917	3142	3366	3815
1171	1405	1639	1873	*49*	2107	2341	2575	2809	3043	3277	3512	3980
1220	1464	1708	1952	*50*	2196	2440	2684	2928	3172	3416	3660	4148
1271	1525	1779	2033	*51*	2287	2541	2795	3049	3303	3557	3812	4320
1322	1586	1851	2115	*52*	2380	2644	2908	3173	3437	3702	3966	4495
1375	1649	1924	2199	*53*	2474	2749	3024	3299	3574	3849	4124	4673
1428	1714	1999	2285	*54*	2570	2856	3142	3427	3713	3998	4284	4855
1483	1779	2076	2372	*55*	2669	2965	3262	3558	3855	4151	4448	5041
1538	1846	2153	2461	*56*	2768	3076	3384	3691	3999	4306	4614	5229
1595	1913	2232	2551	*57*	2870	3189	3508	3827	4146	4465	4784	5421
1652	1982	2313	2643	*58*	2974	3304	3634	3965	4295	4626	4956	5617
1711	2053	2395	2737	*59*	3079	3421	3763	4105	4447	4789	5132	5816
1770	2124	2478	2832	*60*	3186	3540	3894	4248	4602	4956	5310	6018

Number of Shingles Required for a Roof



Rule.—Multiply the length of the ridge pole by twice the length of one rafter, and, if the shingles are to be exposed $4\frac{1}{2}$ inches to the weather, multiply by 8, and if exposed 5 inches to the weather, multiply by $7\frac{1}{5}$, and you have the number of shingles.

NOTE.—Shingles are 16 inches long, and average about 4 inches wide. They are put up in bundles of 250 each.

One bundle 16-inch shingles will cover 30 square feet.

One bundle 18-inch shingles will cover 33 square feet.

When laid 5 inches to the weather, 5 pounds 4-penny or $3\frac{3}{4}$ pounds 3-penny nails will lay 1,000 shingles.

Slating

The thickness of slates ranges from $\frac{3}{16}$ to $\frac{5}{16}$ of an inch, and their weight varies from 2.6 to 4.5 lbs. per square foot.

The *lap* of slates varies from 2 to 4 inches. The standard is assumed to be 3 inches.

Rule for computing the number of slates of a given size required per square.—Subtract 3 inches from the length of the slate, multiply the remainder by the width and divide by 2. Divide 14.400 by the number so found, and the result will be the number of slates required.

Dimensions of Slates and Numbers Required to a Square

12×6 requires 533 to the square; 14×9 requires 291; 18×9 requires 213; 24×13 requires 105.

Number of Laths for a Room

Laths are 4 feet long and $1\frac{1}{2}$ inches wide, and 16 laths are generally estimated to the square yard.

Rule.—Find the number of square yards in the room and multiply by 16, and the result will equal the number of laths necessary to cover the room.

To find the number of square yards in a ceiling or wall, multiply the length by the width or height (in feet) and divide the product by 9; the result will be the square yards.

Explanation—Opposite any number of feet in the left hand column will be found the amount at any price given at the top. Thus: 88 feet at $4.50 per cord=$3.09.

PRICE OF WOOD PER CORD

Ft.	$1.50	$1.75	$2.00	$2.25	$2.50	$2.75	$3.00	$3.25	$3.50	$4.00	$4.50	$5.00	$5.50	$6.00
1	.01	.01	.01	.02	.02	.02	.02	.02	.02	.03	.03	.03	.04	.04
2	.02	.02	.03	.03	.04	.04	.05	.05	.05	.06	.07	.07	.08	.09
3	.03	.04	.04	.05	.06	.06	.07	.07	.08	.09	.10	.11	.12	.14
4	.05	.06	.06	.07	.08	.09	.09	.10	.10	.12	.14	.15	.17	.18
5	.06	.07	.08	.09	.10	.11	.12	.13	.13	.15	.17	.19	.21	.23
6	.07	.08	.09	.11	.12	.13	.14	.15	.16	.18	.21	.23	.25	.28
7	.08	.10	.11	.12	.14	.15	.16	.17	.19	.21	.24	.27	.30	.32
8	.09	.11	.12	.14	.16	.18	.19	.20	.21	.24	.28	.31	.34	.37
16	.19	.22	.25	.28	.31	.35	.37	.40	.43	.49	.56	.62	.68	.74
24	.28	.33	.37	.42	.47	.52	.56	.61	.65	.75	.84	.93	1.03	1.12
32	.38	.44	.50	.56	.63	.69	.75	.81	.87	1.00	1.12	1.25	1.37	1.50
40	.47	.55	.63	.70	.78	.86	.94	1.02	1.09	1.25	1.40	1.56	1.72	1.87
48	.56	.66	.75	.84	.94	1.03	1.12	1.22	1.31	1.50	1.68	1.87	2.06	2.25
56	.61	.77	.88	.98	1.09	1.20	1.31	1.42	1.53	1.75	1.96	2.18	2.40	2.62
64	.75	.88	1.00	1.13	1.25	1.38	1.50	1.62	1.75	2.00	2.25	2.50	2.75	3.00
72	.84	.98	1.13	1.27	1.41	1.55	1.69	1.83	1.96	2.25	2.53	2.81	3.09	3.37
80	.94	1.09	1.25	1.41	1.56	1.72	1.88	2.03	2.18	2.50	2.81	3.13	3.43	3 74
84	.98	1.15	1.31	1.48	1.64	1.81	1.97	2.13	2.29	2.62	2.95	3.28	3.60	3.94
88	1.03	1.20	1.38	1.55	1.72	1.89	2.06	2.23	2.40	2.75	3.09	3.43	3 78	4.12
92	1.08	1.26	1.44	1.62	1.80	1.98	2.15	2.33	2.51	2.87	3.23	3.59	3.95	4.30
96	1.13	1.31	1.50	1.69	1.88	2.06	2.25	2.44	2.62	3.00	3.37	3.75	4.12	4.49
104	1.22	1.42	1.63	1.88	2.03	2.23	2.44	2.64	2.84	3.25	3.65	4.05	4.47	4.78
112	1.31	1.53	1.75	1.97	2 19	2.41	2.62	2.84	3.06	3.50	3.93	4.38	4.80	5.24
120	1.41	1.64	1.88	2.11	2.34	2.58	2.81	3.05	3.28	3.75	4.21	4.68	5.15	5.62
128	1.50	1.75	2.00	2.25	2.50	2.75	3.00	3.25	3.50	4.00	4.50	5.00	5.50	6.00

Number of Cords in a Pile of Wood

A cord of wood is a pile 8 feet long, 4 feet wide and 4 feet high and contains 128 cubic feet.

Rule.—Multiply the length in feet by the width in feet and that result by the length in feet and divide the product by 128 and you have the number of cords.

Example.—How many cords in a pile of wood 4 feet wide, 7 feet high, 24 feet long?

Solution.—4×7×24=672 cubic feet. 672÷128=5¼ cords. Ans.

To Find the Day of the Week on Which Any Date Will Occur, or Has Occurred Since the Beginning of the Christian Era.

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There are many methods and tables for finding the day of the week of any given date. It will be found that the most of these cover only a limited number of years, and some are erroneous. Especially the latter is liable to be true when dates prior to September 14th, 1752, are involved, few of the methods being at all applicable before that date. The method given below covers an unlimited number of centuries, and will be found correct for all dates on and after January first, year one, A. D.

INDEX FOR THE CENTENNIAL YEARS:

00	6
100	5
200	4
300	3
400	2
500	1
600	0
700	6
800	5
900	4
1000	3
1100	2
1200	1
1300	0
1400	6
1500	5
1600	4
1700 (to Sept. 2, 1752)	3
1700 (on and after Sept. 14, 1752.)*	6
1800	4
1900	2
2000	1
2100	6
2200	4
2300	2
2400	1

INDEX FOR THE MONTHS:

January (leap year 5)	6
February (leap year 1)	2
March	2
April	5
May	0
June	3
July	5
August	1
September	4
October	6
November	2
December	4

*There were no dates between September 2nd and September 14th, 1752, on account of the changes made when the Gregorian Calendar was introduced, on the latter date.

This table may be indefinitely extended by giving the same index to every fourth succeeding centennial year. For example, the index for 2100 is 6, and the index for 2500 is 6; for 2200 it is 4, for 2600 it is 4, and so on indefinitely.

NOTE:—To ascertain the day on which any date occurs, add the number of years and the number of leap years since the preceding centennial year, the day of the month, the index for the month, and the centennial index. Divide this by seven and the remainder will be the day of the week, counting Sunday as the first day; if there is no remainder the day is Saturday.

Example 1.—On what day of the week was Washington born, February 22nd, 1732? (New style), Feb. 11, (old style).

We must use Feb. 11 instead of Feb. 22nd in this computation, as the above method applies only to old style dates until the change in

the above calendar was made. The year 1732 was a leap year; hence, the index for the month is 1, while the index for the century is 3.

32, the year.
8, the number of leap years.
11, the day of the month.
1, index for the month (leap year).
3, centennial index.

7)55

7—6 remainder—Friday.

Example II.—On what day of the week will July 4th, 1926 occur?

26, the year.
6, number of leap years.
4, day of the month.
5, index for the month.
2, centennial index.

7)43

6—1 remainder—Sunday.

Largest Libraries in the World.

Libraries.	No. of Vols.*
Bibliothèque National, Paris	3,000,000
British Museum, London	2,000,000
Imperial Library, St. Petersburg	1,500,000
New York Public Library	1,254,242
Royal Library, Berlin	1,000,000
Library of Congress, Washington	1,000,000
Harvard University Library	910,000
Strasburg University, France	700,000
Imperial Library, Vienna	600,000
New York State Library	567,015
Royal Library, Munich	550,000
Bodleian Library, Oxford	550,000
Leipsic University	500,000
New York City Library	500,000
Royal Library, Copenhagen	500,000
Stuttgart University Library	500,000
Biblioteca National, Madrid	500,000

*Including pamphlets.

Largest Libraries of the United States.

The following returns from the Report of the United States Bureau of Education represent all libraries in 1900 (except the New York Public Library, the figures of which are for 1904, and the Brooklyn Public Library, 1905) having over 200,000 volumes:

Libraries.	Volumes.	Pamphlets.
New York Public Library†	1,013,905	240,337
Congressional Library	*1,000,000	.....
Boston Public Library	*772,432	.....
Harvard University	560,000	350,000
Brooklyn Public Library (905)	423,993	.....
New York State Library	423,290	143,725
University of Chicago	329,778	150,000
Columbia University	295,000	15,000
Yale University	285,000	100,000
Mercantile Library, New York	*262,043	.....
Chicago Public Library	*258,498	.....
Cornell University	225,022	36,600
Philadelphia Free Library	*207,585	.....
Cincinnati Public Library	203,684	27,208
Enoch Pratt Free, Baltimore	202,118	15,000
Philadelphia Library Company	201,184	31,000

*Including pamphlets. †Astor, Lenox, and Tilden foundations.

RULES FOR PAINTING

Usually one-fourth of a pound of paint is allowed for each square yard for the first coat, and one-sixth of a pound for each additional coat. One pound of stopping should be allowed for every 20 square yards.

A gallon of tar and 1 pound of pitch will cover about 12 square yards the first coat, and 17 yards each additional coat.

Priming consists of white lead and linseed oil.

Knotting consists of red lead and size.

Putty consists of Spanish whiting and linseed oil.

White Paint.—Twenty-eight pounds white lead, 6 pints linseed oil, 2 pints turpentine and 1 pound litharge, will cover about 100 square yards.

Black Paint.—Twenty-eight pounds black paint, 10 pints linseed oil, 2 pints turpentine, and 1 pound litharge, will cover about 160 square yards.

Distemper.—One hundred and twelve pounds whiting, 28 pounds dry white lead, and 7 pounds glue, mixed with boiling water.

With ordinary paints, new wood and iron work require four coats, including the priming coat, but exclusive of any flatting coats.

Old paint requires two coats for inside and three for outside work.

The following are the superficial yards which a fixed amount of material will cover in each coat, arrived at from actual measurement of work done with materials issued from store.

First Coat, or Priming

10 lbs. white lead,
1 oz. red lead,
2 oz. litharge,*
4 pints linseed oil.
} 63 superficial yards.

Second Coat

10 lbs. white lead,
2 oz. litharge,*
2½ pints linseed oil,
1½ pints spirits of turpentine.
} 100 superficial yards.

Third and Fourth Coats

10 lbs. white lead,
2 oz. litharge,*
2 pints linseed oil,
2 pints spirits of turpentine.
} 113 superficial yards.

*Or ½ oz. burnt white vitriol, and 1½ oz. of litharge.

For outside work, when exposed to the sun, more turpentine should be used to prevent the paint from blistering, and only boiled linseed oil should be used. For inside work raw linseed may be used, but the less oil the less gloss. For the flatting coat, the color being ground in oil, only turps is added. For colored paints, the last two coats have the color added to the composition in the proportion of 1 to 2 pounds for every 10 yards of surface to be painted; and the quantity of white lead is reduced in proportion.

TO MIX INKS OR PAINTS FOR TINTS

A larger quantity of the first-named color must always be used.
Dark green and purple make bottle green.
White and medium yellow make buff tint.
Red, black and blue make dark brown.
Bronze blue, lemon yellow and black make dark green.
White, medium yellow and black make drab tint.
White, lake and lemon yellow make flesh tint.
Lemon yellow and bronze blue make grass green.
White and black make gray tint.
White and purple make lavender tint.
Red, black and medium yellow make maroon.
Lake and purple make magenta.
Medium yellow and purple make olive green.
Medium yellow and red make orange.
White, ultramarine blue and black make pearl tint.
White and lake make pink.
Ultramarine blue and lake make purple.
Orange, lake and purple make russet.
Medium yellow, red and white make sienna.
White and ultramarine blue make sky blue.
Ultramarine blue, black and white make slate.
Vermilion and black make Turkey red.
White, yellow, red and black make umber.

How to Mix Paints of Simple Colors to Produce Various Tints

Buff.—White lead and yellow ocher

Chestnut.—Light red and black.

Cream Color.—Same as for buff, but with more white.

Chocolate.—Black, with Spanish brown, or Venetian red.

Drab.—White lead, burnt umber, and a little yellow ocher (warm); white lead, raw umber, and a little black (cool).

Fawn Color.—Same as for flesh color, with stone ocher instead of lake.

Flesh Color.—Lake, white lead, and a little vermilion.

French Gray.—White lead with Prussian blue and a little lake.

Gold Color.—Chrome yellow with a little vermilion and white lead; or Naples yellow and realgar.

Gray (common).—White lead and a little black.

Lead Color.—White lead with black or indigo.

Lemon Color.—Chrome yellow and white lead; more of the first than in straw color.

Lilac.—Same as for French gray, but with less white.

Mahogany Color.—A little black with purple brown or Venetian red.

Oak Color.—White lead with yellow ocher and burnt umber.

Olive.—Black, yellow, and a little blue; or yellow, pink, lamp-black, and a little verdigris.

Olive Green.—Prussian blue and raw umber.

Orange.—Chrome yellow and vermilion (bright), yellow ocher and red lead (duller).

Pea Green.—White lead and Brunswick green; or white lead, Prussian blue, and some chrome yellow.

Peach Color.—White lead, with vermilion, Indian red, or purple brown.

Pearl Gray.—White lead, with a little black, and a little Prussian blue or indigo.

Purple.—White lead, vermilion, indigo or black, rich, dark red or colors for French gray.

Sage Green.—Prussian blue, raw umber, and a little ocher, with a little white.

Salmon Color.—Venetian red and white lead.

Silver Gray.—Same as for pearl gray.

Sky Blue.—White lead, Prussian blue, and a little lake.

Stone Color.—White lead and yellow ocher, with a little burnt or raw umber.

Stone Color (gray).—White lead, and a small quantity of black.

Straw Color.—Chrome yellow and white lead.

Violet.—Vermilion, white lead, and indigo or black.

VALUABLE MISCELLANEOUS MATTER

United States Land Measure

A Township is 36 sections, each a mile square. A section is 640 acres. A quarter section, half a mile square, is 160 acres. An eighth section, half a mile long, north and south, and a quarter of a mile wide, is 80 acres. A sixteenth section, a quarter of a mile square, is 40 acres.

The Sections are all numbered 1 to 36, commencing at northeast corner, thus:

6	5	4	3	2	NW NE / SW SE
7	8	9	10	11	12
18	17	16*	15	14	13
19	20	21	22	23	24
30	29	28	27	26	25
31	32	33	34	35	36

*School Section.

The Sections are all divided in quarters, which are named by the cardinal points, as in section 1. The quarters are divided in the same way. The description of a forty-acre lot would read: The south half of the west half of the south-west quarter of section 1 in township 24, north of range 7 west, or as the case might be; and sometimes will fall short, and sometimes overrun the number of acres it is supposed to contain.

Rules for Measuring Land and Town Lots

Rectangular Pieces

To find the number of acres in a rectangular piece of land.

RULE.—Multiply the length in rods by the breadth in rods, and divide by 160.

Triangular Pieces

When the triangle is a right-angled triangle.

RULE.—Multiply the width by the length and divide by 2.

EXAMPLE.—How many acres of land in a triangular field 60 rods long and 40 rods wide?

OPERATION

$60 \times 40 \div 2 = 1{,}200$ sq. rods. $1{,}200 \div 160 = 7\frac{1}{2}$ acres.

WHERE THE TRIANGLE IS NOT A RIGHT ANGLED TRIANGLE

FIG. 1

If a triangle is without a right angle, a perpendicular has to be found.

Rule.—Multiply the base in rods by the perpendicular height in rods, and divide by 2, and you have the area in square rods.

Example.—How many acres in a triangular field whose base or side is 140, and its width (perpendicular height) is 60 rods?

OPERATION

$140 \times 60 \div 2 = 4{,}200$ sq. rods.
$4{,}200 \div 160 = 26\frac{1}{4}$ acres. *Ans.*

To find the area of a piece of land when only two of the oppoiste sides are parallel.

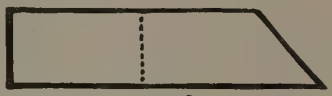

FIG. 2

Rule.—Add the two parallel sides together, and divide by 2, and you have the average length. Then multiply the width in rods by the length in rods and divide by 160, and you have the number of acres.

Example.—How many acres of land in a field, the two parallel sides of which are 80 and 120 rods long, and 50 rods wide?

OPERATION

$80 + 120 \div 2 = 100$ rods.
$100 \times 50 \div 160 = 31\frac{1}{4}$ acres. *Ans.*

To Lay Off Small Lots of Land

Farmers and gardeners often find it necessary to lay off small portions of land for the purpose of experimenting with different crops, fertilizers, etc. To such the following rules will be helpful:

One acre contains 160 sq. rods. or 4,840 sq. yards, or 43,560 sq. feet. To measure off one acre it will take $208\frac{7}{10}$ feet each way.

One-half acre it will take 147½ feet each way. One-third acre it will take 120½ feet each way. One-fourth acre it will take 104⅜ feet each way. One-eighth acre it will take 73¾ feet each way.

To Measure Town Lots

Rule.—Multiply the length in feet by the width in feet and divide the result by 43,560 and you will have the fractional part of an acre in the lot.

Example.—What part of an acre is there in a lot 100 feet deep and 75 feet wide?

Solution.—$100 \times 75 = 7{,}500$ sq. feet.

$\frac{7{,}500}{43{,}560}$ = or about 1-6 of an acre.

To Find the Number of Acres in a Given Number of Square Rods

Rule.—Remove the decimal point two places to the left in the number of square rods, divide by 8 and multiply by 5, and you have the number of acres.

Example.—How many acres in a piece of land 80 rods long and 40 rods wide? $80 \times 40 = 3200$. 3200 with the point removed equals $32.00 \div 8 = 4 \times 5 = 20$ acres.

Land Measurements

7.92 inches make	1 link
25 links (16½ feet) make	1 rod
4 rods (66 feet) make	1 chain
10 square chains (43,560 square feet) make	1 acre
208 feet and 8½ inches square make	1 acre
80 chains (320 rods, or 5,280 feet) make	1 mile
1 mile square contains	640 acres

Nautical Measurements

6 feet make	1 fathom
100 fathoms make	1 cable
6,080 feet make	1 British Admiralty knot or Nautical mile
6,082.66 feet make	1 statute knot, which is generally considered the standard.

FACTS ABOUT MONEY

Absolutely pure gold is 24 carats fine.

Many Roman tin coins are known to be in existence.

The gold coins of Great Britain contain one-twelfth alloy.

The Spartans had an iron coinage, no other being allowed.

The United States silver 3c. piece was first coined in 1851.

The English mint was established by Atelstane about 928.

From 1828 to 1845 platinum coins were minted in Russia.

The first coining machine was invented by Bruchner in 1553.

The notes used by the Bank of England cost exactly 1c each.

Julius Cæsar was the first man to put his own image on a coin.

Aristotle says that "money exists not by nature but by law."

The first colonial coinage was minted in Massachusetts in 1652.

In the tenth century there were thirty-eight mints in England.

The American cents of 1787 bore the motto "Mind Your Business."

The Lydians were the first to coin money, about B. C. 1600.

Homer mentions brass money as in use B. C. 1184, among the Greeks.

Brass money was coined in Rome by Servius Tullius as early as 573 B. C.

During the reign of Henry VIII., 23 to 25 per cent. of coin metal was alloy.

The most ancient coins are of electrum, four parts of gold to one of silver.

The coinage of 20c. pieces began in 1875, and was discontinued in 1878.

The coinage of trade dollars began in 1874, and was discontinued in 1878.

Before the days of coined money the Greeks used copper nails as currency.

Herodotus says that Crœus was the first sovereign to make coins of gold.

In 1503 the first English shilling was minted. It bore the king's image.

TABLE SHOWING THE VALUE OF FOREIGN COINS AND PAPER NOTES IN CANADIAN MONEY BASED UPON THE VALUES EXPRESSED IN TABLE SHOWN ON PAGE 470

Number.	British £ Sterling	German Mark.	French Franc Italian Lira	Chinese Tael (Haikwan)	Dutch Florin	Jap. Yen, Mex Peso	Russian Gold Ruble	Austrian Crown.
1	$4.86,6½	$0.23,8	$0.19,3	$0.65,3	$0.40,2	$0.49,8	$0.51,5	$0.20,3
2	9.73,3	0.47,6	0.38,6	1.30,6	0.80.4	0.99,6	1.03	0.40,6
3	14.59,9½	0.71,4	0.57,9	1.95,9	1.20,6	1.49,4	1.54,5	0.60,9
4	19.46,6	0.95,2	0.77,2	2.61,2	1.60,8	1.99,2	2.06	0.81,2
5	24.33,2½	1.19	0.96,5	3.26,5	2.01	2.49,0	2.57,5	1.01,5
6	29.19,9	1.42,8	1.15,8	3,91,8	2.41,2	2.98,8	3.09	1.21,8
7	34.06,5½	1.66,6	1.35,1	4.57,1	2.81,4	3.48,6	3.60,5	1.42,1
8	38.93,2	1.90,4	1.54,4	5.22,4	3.21,6	3.98,4	4.12	1.62,4
9	43.79,8½	2.14,2	1.73,7	5.87,7	3.61,8	4.48,2	4.63,5	1.82,7
10	48.66,5	2.38	1.93	6.53,0	4.02	4.98,0	5.15	2.03
20	97.33	4.76	3.86	13.06,0	8.04	9.96,0	10.30	4.06
30	145.99,5	7.14	5.79	19.59,0	12.06	14.94,0	15.45	6.09
40	194.66	9.52	7.72	26.12,0	16.08	19.92,0	20.60	8.12
50	243.32,5	11.90	9.65	32.66,0	20.10	24.90,0	25.75	10.15
100	486.65	23.80	19.30	65.32,0	40.20	49.80,0	51.50	20.30

Value of Foreign Coins in United States Money

(Proclaimed by the Secretary of the Treasury October 1, 1911.[1])

Country	Standard	Monetary Unit	Value in U. S. Gold Dollar	Coins.
Argent. R.	Gold	Peso	$0.96,5	Gold: Argentine ($4.82,4) and ½ Argentine. Silver: peso and divisions.
Austria-H.	Gold	Crown	.20,3	Gold: 10 and 20 crowns. Silver: 1 and 5 crowns.
Belgium	Gold	Franc	.19.3	Gold: 10 and 20 francs. Silver. 5 francs.
Bolivia	Gold	Boliviano	.38.9	Gold: [3]. Silver: boliviano and divisions.
Brazil	Gold	Milreis	.54,6	Gold: 5, 10, and 20 milreis. Silver, ½, 1, and 2 milreis.
Canada	Gold	Dollar	1.00	
Central Am.	Silver	Peso[2]	.38,3	Silver: peso and divisions.
Chile	Gold	Peso	.36,5	Gold: escudo ($1.82,5), doubloon ($3.65), and condor ($7.30). Silver: peso and divisions.
China	Silver	Tael (Shanghai)	.57,4	
		Tael (Haikwan)	.64.0	
		Tael (Canton)	.62.7	
Colombia	Gold	Dollar	1.00	Gold: condor ($9.64,7 and doube-condor. Silver: peso.
Costa Rica	Gold	Colon	.46,5	Gold: 2, 5, 10, and 20 colos ($9.130,7). Silver: 5, 10, 25, and 50 centimos.
Denmark	Gold	Crown	.26.8	Gold: 10 and 20 crowns.
Ecuador	Gold	Sucre	.48.7	Gold: 10 sucres ($4.86,65). Silver: sucre and divisions.
Egypt	Gold	Pound (100 piasters)	4.94,3	Gold: pound (100 piasters), 5, 10, 20, and 50 piasters. Silver: 1, 2, 5, 10, and 20 piasters.
France	Gold	Franc	.19,3	Gold: 5, 10, 20, 50, and 100 frs. Silver, 5 frs.
Germany	Gold	Mark	.23,8	Gold: 5, 10, and 20 marks.
Gt. Britian	Gold	Pound sterling	4.86.6½	Gold: sovereign (pound sterling) and ½ sovereign.
Greece	Gold	Drachma	.19.3	Gold: 5, 10, 20, 50, and 100 drachmas. Silver: 5 drachmas.
Haiti	Gold	Gourde	.96,5	Gold: 1, 2, 5, and 10 gourdes. Silver: gourde and divisions.
India	Gold	Pound sterling[4]	4.86.6½	Gold: sovereign ($4.86,65). Silver: rupee and divisions.
Italy	Gold	Lira	.19.3	Gold: 5, 10, 20, 50, and 100 lire. Silver: 5 lire.
Japan	Gold	Yen	.49.8	Gold: 5, 10, and 20 yen. Silver: 10, 20, and 50 sen.
Mexico	Gold	Peso[6]	.49,8	Gold: 5 and 10 pesos. Silver: dollar (or peso)[7] and divisions.
Netherlands	Gold	Florin	.40,2	Gold: 10 florins. Silver: 2½, 1 florin and divisions.
Newfoundl'd	Gold	Dollar	1.01.4	Gold: 2 dollars ($2.02.8).
Norway	Gold	Crown	.26.8	Gold: 10 and 20 crowns.
Panama	Gold	Balboa	1.00.0	Gold: 1, 2½, 5, 10, and 20 balboas. Silver: peso and divisions.
Peru	Gold	Libra	4.86.6½	Gold: ½ and 1 libra. Silver: sol and divisions.
Portugal	Gold	Milreis	1.08	Gold: 1, 2, 5, and 10 milreis.
Russia	Gold	Ruble	.51.5	Gold: 5, 7½, 10, and 15 rubles. Silver: 5, 10, 15, 20, 25, 50, and 100 copecks.
Spain	Gold	Peseta	.19.3	Gold: 25 pesetas. Silver: 5 pesetas.
Sweden	Gold	Crown	.26,8	Gold: 10 and 20 crowns.
Switzerland	Gold	Franc	.19,3	Gold: 5, 10, 20, 50, and 100 francs. Silver: 5 francs.
Turkey	Gold	Piaster	.04,4	Gold: 25, 50, 100, 250, and 500 piasters.
Uruguay	Gold	Peso	1.03,4	Gold: peso. Silver: peso and divisions.
Venezuela	Gold	Bolivar	.19,3	Gold: 5, 10, 20, 50, and 100 bolivars. Silver, 5 bolivars.

[1] The coins of silver-standard countries are valued by their pure silver contents, at the average market price of silver. [2] Not including Costa Rica. [3] Gold standard adopted Dec. 31, 1908; 12½ Bolivianos equal the pound sterling or Peruvian pound (4.866½). [4] The sovereign is the standard coin of India, but the rupee ($0.324½) is the current coin at 15 to the sovereign. [5] Customs. [6] Seventy-five centigrams fine gold. [7] Value in Mexico .498.

WORLD'S PRODUCTION OF GOLD AND SILVER FOR THE CALENDAR YEAR, 1910.

Countries.	Gold.		Silver.		Countries	Gold		Silver	
	Oz. fine.	Value.	Oz., fine.	Com. Val.		Oz , fine	Value.	Oz , fine	Com. Val.
United States.....	4,657,017	$ 96,269,100	57,137,900	$30,854,500	Colombia	163.022	$3.370.0 0	866.093	$467.700
Canada	493,707	10,205,800	32,869,264	17.749,400	Ecuador	12.054	249.200	22 642	12.200
Mexico	1,205,051	24 910.600	71,372,194	38.541.000	Brazil	94,557	1.954.700	.....	.....
Africa	8,474,809	175.189.900	1,037,160	560.100	Venezuela	16,472	340.500	208.043	112 300
Australasia	3.167,140	65.470.600	21,545,828	11,634.700	British Guiana	57.697	1.192.700	.....	.....
Russia.....	1,721.163	35.579.600	140.632	75.900	French Guiana	97.029	2,005,800	.....	.....
Austria-Hungary .	105.101	2,172.600	1.540.808	832.000	Peru.....	24.890	514.500	9.566.118	5.165 700
Germany	3,042	62.900	5,597.026	3.022.400	Central America ..	225.302	4.657.400	2.026.885	1.094.500
Italy.....	1,430	29.600	468.566	253,000	Japan	186.022	3.845.400	4.646.160	2.508 900
Spain	.....	.....	4,152,430	2,242.300	China.....	176,960	3.658.100	.....	.....
Greece	.....	.....	829.025	447.700	Korea	212.808	4,399.100	164.844	89.000
Turkey	108	2.200	7,971	4.300	India (British)	518.502	10.718.400	44.772	24.200
France	67,754	1,400.600	629.848	340.100	Brit. East Indies...	69,988	1,446.800	.....	.....
Great Britain.....	1,041	21,500	141,943	76,600					
Argentina	8,372	173,100	263,255	142.200	Total*, 1910.....	21,996,297	$454,703,900	222.879,362	$120,354.700
Bolivia and Chile..	22,429	463.600	6.490,163	3.504,700					

*Including other countries with small production not enumerated.

COINAGE OF NATIONS IN 1910.

Countries.	Gold.	Silver.	Countries.	Gold.	Silver.	Countries	Gold.	Silver.
United States	$104,723,735	$3,740,468	Denmark.	$1,483,452	$87,485	Netherlands.....	$962.290	$1,384.890
Philippine Isles ...	.....	1,626,805	France	26,766.033	3.872,857	Dutch E. Indies ...	.....	1,206,000
Austria-Hungary .	8,742.094	5.810,727	Indo-China.....	.....	1.073.084	Peru	257,238	41,852
Brazil	56.915	1.923.558	Persia	.....	10.455.000	Russia	1,029.271	2,302.691
Australasia	86.927.097	1.703.275	Germany	47.980.960	10,234.266	Roumania.....	.....	2,123,000
Canada	136.320	1.979,571	Ger. E. Africa	.....	973.300	Switzerland	1.447.500	386.000
Great Britain	121,134.799	12.563,147	Italy	.....	1.343,668	Turkey	26.667.731	1,693.737
India (British)	.....	7.317,423	Japan	21,638.100	6.941.977			
China.....	.....	11,325.054	Mexico.	2.494.980	2.181,228	Total*	$454.874 248	$108.915.627

*Including other countries with small coinage.

Miscellaneous Table of Things, Distances, Books, Etc.

A book composed of sheets folded into 2 leaves is a folio.
A book composed of sheets folded into 4 leaves is a quarto.
A book composed of sheets folded into 8 leaves is an octavo (8vo).
A book composed of sheets folded into 12 leaves is a duodecimo (12mo).
A book composed of sheets folded into 16 leaves is a 16mo.

12 units make 1 dozen.
12 dozen make 1 gross.
12 gross (144 dozen) make 1 great gross.
20 units make 1 score.
56 pounds of butter make 1 firkin.
100 pounds of fish make 1 quintal.
196 pounds of flour make 1 barrel.
200 pounds of beef, pork, shad or salmon make 1 barrel.
24 sheets of paper make 1 quire.
20 quires make 1 ream.
2 reams make 1 bundle.
5 bundles make 1 bale.
3 barleycorns make 1 inch.
18 inches make 1 cubit.
22 inches make 1 sacred cubit.
9 gallons make 1 English firkin.
2 firkins make 1 kilderkin.
2 kilderkins make 1 barrel.
25 pounds make 1 keg (powder).
100 pounds make 1 cental (grain measure).
100 pounds make 1 cask (raisin measure).
256 pounds make 1 barrel of soap.
280 pounds make 1 barrel of salt.
31½ gallons make 1 barrel (wine measure).
42 gallons make 1 tierce (wine measure).
63 gallons make 1 hogshead (wine measure).
84 gallons make 1 puncheon (wine measure).
126 gallons make 1 pipe (wine measure).
252 gallons make 1 tun (wine measure).
8 bushels of wheat (of 70 lbs. each) make 1 quarter (European measure).
8 bushels of salt make 1 hogshead.
36 bushels of coal make 1 chaldron (English).
32 bushels make 1 chaldron (American).
14 pounds make 1 stone.
21½ stones make 1 pig (iron).
8 pigs make 1 fother.
24¾ cubic feet (masonry) make 1 perch.
100 square feet (carpentry) make 1 square.
1,760 yards (5,280 feet) make 1 statute mile.
2,028.63 yards (6,085.9 feet) make 1 nautical mile.
3 miles make 1 league.
69½ statute miles make 1 degree (of latitude).
60 geographical miles make 1 degree (of latitude).
360 degrees make 1 circle.
60 pairs of shoes make 1 case.
9 inches make 1 quarter (of a yard).
3 quarters make 1 ell (Flemish).
5 quarters make 1 ell (English).
6 quarters make 1 ell (French).
4 inches make 1 hand (measuring horses).
6 feet make 1 fathom (depth of water).
120 fathoms make 1 cable-length.
7½ cable-lengths make 1 mile.
640 acres make 1 square mile.
36 square miles make 1 township.
4 farthings make 1 penny (marked d).
12 pence make 1 shilling (marked s).
20 shillings make 1 pound (marked £).
21 shillings make 1 guinea.
5 shillings make 1 crown.

MEMORANDA FOR 1912 AND 1913.

	1912.	1913.
New Year's Day	Monday	Wednesday
Epiphany	6th Jan.	6th Jan.
FEBRUARY begins on	Thursday	Saturday
Septuagesima Sunday	4th Feb.	19th Jan.
Quinquagesima. Shrove Sun.	18th "	2nd Feb.
Ash Wednesday	21st "	5th "
Quadragesima, 1st Sunday in Lent	25th "	9th "
MARCH begins on	Friday	Saturday
St. David	1st March	1st March
St. Patrick	17th "	17th March
Annunciation. Lady Day	25th "	25th "
Palm Sunday	31st "	16th "
APRIL begins on	Monday	Tuesday
Good Friday	5th April	21st March
Easter Sunday	7th "	23rd "
Low Sunday	14th "	30th "
St. George	23rd "	23rd April
MAY begins on	Wednesday	Thursday
Accession King George V	6th May	6th May
Rogation Sunday	12th "	27th April
Ascension Day. Holy Thurs.	16th "	1st May
Victoria Day	24th "	24th "
Birth of Queen Mary	26th "	26th "
Pentecost. Whit Sunday	26th "	11th "

	1912.	1913.
JUNE begins on	Saturday	Sunday
Birth of King George V	3rd June	3rd June
Trinity Sunday	2nd "	18th May
Corpus Christi	6th "	22nd "
Birth of Prince of Wales	23rd "	23rd June
St. John Baptist. Mid. Sum. Day	24th "	24th June
JULY begins on	Monday	Tuesday
Dominion Day	1st July	1st July
AUGUST begins on	Thursday	Friday
SEPTEMBER begins on	Sunday	Monday
Labor Day	2nd Sept.	1st Sept.
St. Michael. Michaelmas Day	29th "	29th "
OCTOBER begins on	Tuesday	Wednesday
NOVEMBER begins on	Friday	Saturday
St. Andrew	30th Nov.	30th Nov.
DECEMBER begins on	Sunday	Monday
Birth of Qn. Alexandra, 1844.	1st Dec.	1st Dec.
1st Sunday in Advent	1st "	30th Nov.
St. Thomas	21st "	21st Dec.
Christmas Day	25th (Wed)	25th (Thu)

COMPARATIVE TIMES AT VARIOUS POINTS THROUGHOUT THE WORLD.

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EXAMPLE:—You are, say, in NEW YORK, it is 11 P.M. and you want to know what the time is in YOKOHAMA. In the NEW YORK column find 11 P.M., run your finger horizontally along the line of figures until you arrive at the YOKOHAMA column, where you will find the time there to be 1 P.M. TO-MORROW. When your local time is not the exact hour, the minutes after the hour can be carried mentally.

	"PACIFIC"	"MOUNTAIN"	"CENTRAL"	"EASTERN"	"ATLANTIC"	GREAT BRITAIN	
	British Columbia, Washington, Oregon, Nevada, Seattle, Los Angeles, San Francisco	Alberta, Assiniboia, Montana, Colorado, Wyoming, Salt Lake City, Helena, Denver	Manitoba, St. Louis, Cincinnati, Detroit, Kansas City, Omaha, New Orleans, Chicago, Galveston	Montreal, Ottawa, Quebec, Toronto, Richmond, Pittsburg, Buffalo, Boston, Wash., D.C., New York, Philadelphia, Baltimore	Canso, Halifax	Leith, Edinburgh, Dundee, Weston-Super-Mare, Bristol, Newcastle-on-Tyne, Bradford, Manchester, London, Liverpool, Glasgow	
Yokohama							Paris, Havre
3.00 PM	10.00 PM	11.00 PM	Midnight	1.00 AM	2.00 AM	6.00 AM	6.09 AM
4.00 PM	11.00 PM	Midnight	1.00 AM	2.00 AM	3.00 AM	7.00 AM	7.09 AM
5.00 PM	Midnight	1.00 AM	2.00 AM	3.00 AM	4.00 AM	8.00 AM	8.09 AM
6.00 PM	1.00 AM	2.00 AM	3.00 AM	4.00 AM	5.00 AM	9.00 AM	9.09 AM
7.00 PM	2.00 AM	3.00 AM	4.00 AM	5.00 AM	6.00 AM	10.00 AM	10.09 AM
8.00 PM	3.00 AM	4.00 AM	5.00 AM	6.00 AM	7.00 AM	11.00 AM	11.09 AM
9.00 PM	4.00 AM	5.00 AM	6.00 AM	7.00 AM	8.00 AM	Noon	12.09 PM
10.00 PM	5.00 AM	6.00 AM	7.00 AM	8.00 AM	9.00 AM	1.00 PM	1.09 PM
11.00 PM	6.00 AM	7.00 AM	8.00 AM	9.00 AM	10.00 AM	2.00 PM	2.09 PM
Midnight	7.00 AM	8.00 AM	9.00 AM	10.00 AM	11.00 AM	3.00 PM	3.09 PM
1.00 AM	8.00 AM	9.00 AM	10.00 AM	11.00 AM	Noon	4.00 PM	4.09 PM
2.00 AM	9.00 AM	10.00 AM	11.00 AM	Noon	1.00 PM	5.00 PM	5.09 PM
3.00 AM	10.00 AM	11.00 AM	Noon	1.00 PM	2.00 PM	6.00 PM	6.09 PM
4.00 AM	11.00 AM	Noon	1.00 PM	2.00 PM	3.00 PM	7.00 PM	7.09 PM
5.00 AM	Noon	1.00 PM	2.00 PM	3.00 PM	4.00 PM	8.00 PM	8.09 PM
6.00 AM	1.00 PM	2.00 PM	3.00 PM	4.00 PM	5.00 PM	9.00 PM	9.09 PM
7.00 AM	2.00 PM	3.00 PM	4.00 PM	5.00 PM	6.00 PM	10.00 PM	10.09 PM
8.00 AM	3.00 PM	4.00 PM	5.00 PM	6.00 PM	7.00 PM	11.00 PM	11.09 PM
9.00 AM	4.00 PM	5.00 PM	6.00 PM	7.00 PM	8.00 PM	Midnight	12.09 AM
10.00 AM	5.00 PM	6.00 PM	7.00 PM	8.00 PM	9.00 PM	1.00 AM	1.09 AM
11.00 AM	6.00 PM	7.00 PM	8.00 PM	9.00 PM	10.00 PM	2.00 AM	2.09 AM
Noon	7.00 PM	8.00 PM	9.00 PM	10.00 PM	11.00 PM	3.00 AM	3.09 AM
1.00 PM	8.00 PM	9.00 PM	10.00 PM	11.00 PM	Midnight	4.00 AM	4.09 AM
2.00 PM	9.00 PM	10.00 PM	11.00 PM	Midnight	1.00 AM	5.00 AM	5.09 AM

TO-DAY (Yesterday) — TO-MORROW — TO-DAY (Yes.) — TO-DAY — TO-DAY — T.-M. — TO-MORROW — TO-DAY — TO-MORROW

ABBREVIATIONS:—Yes., Yesterday; T.-M., To-Morrow.

DISTANCES AND MAIL TIME TO FOREIGN CITIES FROM THE CITY OF NEW YORK

By Postal Route to—	Miles.	Days.
Adelaide, *via* San Francisco	12,845	30
Alexandria, *via* London	6,150	13
Amsterdam, *via* London	3,985	9
Antwerp, *via* London	4,000	9
Athens, *via* London	5,655	12
Bahia, Brazil	5,870	21
Bangkok, Siam, *via* San Francisco	12,990	43
Batavia, Java, *via* London	12,800	34
Berlin, *via* London	4,385	9
Bombay, *via* London	9,765	24
Bremen, *via* London	4,235	8
Buenos Ayres, *via* London	8,045	25
Buenos Ayres	8,045	25
Calcutta, *via* London	11,120	26
Cape Town, *via* London	11,245	27
Constantinople, *via* London	5,810	11
Florence, *via* London	4,800	10
Glasgow	3,375	10
Greytown, *via* New Orleans	2,810	7
Halifax, N. S.	645	2
Hamburg, *via* London	4,340	9
Hamburg, direct	4,820	9
Havana	1 413	3
Hong Kong *via* San Francisco	10,890	25
Honolulu, *via* San Francisco	5,645	13
Liverpool	3,540	8
London, *via* Queenstown	3,740	8
London, *via* Southampton	3,760	8
Madrid, *via* London	4,925	9
Melbourne, *via* San Francisco	12,265	32
Mexico City (Railroad)	3,750	5
Panama	2,355	7
Paris	4,020	8
Rio de Janeiro	6,204	23
Rome, *via* London	5,030	9
Rotterdam, *via* London	3,935	9
St. Petersburg, *via* London	5,370	10
Shanghai, *via* San Francisco	9,720	25
Stockholm, *via* London	4,975	10
Sydney, *via* San Francisco	11,570	31
Valparaiso, *via* Panama	5,910	37
Vienna, *via* London	4,740	10
Yokohama, *via* San Francisco	7,348	20

OCEAN DISTANCES

	Nautical Miles.	Statute Miles.
From New York to Queenstown	2,823	3,252
From New York to Liverpool	3,053	3.517
From New York to Havre	3,169	3,650.7
From New York to Gibraltar	3,204	3,691
From New York to Hamburg	3,600	4,147.2
From New York to Antwerp	3,370	3,882
From New York to Naples	4,190	4,826.9
From San Francisco to Honolulu	2,100	2,419
From Honolulu to Yokohama	3,400	3,196.8
From San Francisco to Shanghai	6,700	7,718.4
From San Francisco to Hong Kong	7,500	8,640
From San Francisco to Manila	6,215	7,160

Distances, Mail Time, Passenger Fares and Variations of Time between New York City and Principal Places in the United States

Names of Cities.	Miles by rail from N. Y.	Mail Time from N. Y		Railroad Fares from N. Y.	Time when it is 12noon at N. Y
		Hrs.	Min		
Albany, N. Y.	142	3	30	$3.10	12.01 P.M.
Atlanta, Ga	882	24	15	25.50	11.18 A.M.
Baltimore, Md.	188	6	..	6.20	11.50 A.M.
Boston, Mass.	217	7	..	4.65	12.12 P.M.
Buffalo, N. Y.	410	11	30	9.25	11.40 A.M.
Charleston, S. C.	804	21	15	24.00	11.36 A.M.
Chicago, Ill	913	25	..	20.00	11.05 A.M.
Cincinnati, Ohio	744	23	..	18.00	11.18 A.M.
Cleveland, Ohio.	568	19	30	13.00	11.29 A.M.
Columbus, Ohio.	624	20	..	16.25	11.24 A.M.
Concord, N. H.	292	9	30	7.15	12.10 P.M.
Denver, Colo	1,930	60	30	59.75	9.57 A.M.
Des Moines, Iowa	1,257	37	30	31.20	10.42 A.M.
Detroit, Mich.	743	21	..	15.00	11.24 A.M.
Fort Wayne, Ind	764	20	..	16.75	11.15 A.M.
Galveston, Tex	1,789	56	30	49.25	10.30 A.M.
Harrisburg, Pa	182	6	..	5.10	11.49 A.M.
Hartford, Conn.	112	4	..	2.65	12.05 P.M.
Indianapolis, Ind	808	23	.	19.00	11.12 A.M.
Kansas City, Mo.	1,302	38	15	32.75	10.37 A.M.
Leavenworth, Kan.	1,366	41	..	32.75	10.37 A.M.
Little Rock, Ark.	1,290	45	..	42.85	10.47 A.M.
Louisville, Ky.	854	30	..	22.00	11.14 A.M.
Memphis, Tenn.	1,163	40	..	32.00	10.55 A.M.
Milwaukee, Wis.	985	29	15	23.00	11.05 A.M.
Mobile, Ala	1,230	35	30	40.75	11.04 A.M.
Montgomery, Ala	1,057	30	30	32.00	11 10 A.M.
Nashville, Tenn.	998	33	40	29.45	11.09 A.M.
New Orleans, La.	1,344	40	..	42.75	10.56 A.M.
Norfolk, Va	450	15	20	8.50	11.51 A.M.
Omaha, Neb.	1,383	43	..	36.00	10.32 A.M.
Philadelphia, Pa.	90	3	..	2.50	11.55 A.M.
Pittsburg, Pa	431	13	..	12.50	11.36 A.M.
Portland, Me.	325	12	..	9.00	12.15 P.M.
Providence, R. I.	189	6	..	5.00	12.10 P.M.
Richmond, Va.	344	11	15	12.85	11.46 A.M.
Sacramento, Cal	3,099	103	30	136.00	8.50 A.M.
St. Louis, Mo.	1,048	29	..	24.25	10.55 A.M.
St. Paul, Minn.	1,300	37	..	31.35	10.44 A.M.
Salt Lake City, Utah	2,452	71	30	115.50	9.28 A.M.
San Francisco, Cal	3,250	106	..	136.00	8.46 A.M.
Savannah, Ga	905	26	..	25.00	11.32 A.M.
Springfield, Ill.	1,059	35	..	24.00	10.58 A.M.
Trenton, N. J.	57	2	..	1.75	11.54 A.M.
Vicksburg, Miss.	1,288	50	..	39.25	10.53 A.M.
Washington, D. C.	228	6	30	7.50	11.48 A.M.
Wheeling, W. Va	496	14	15	14.25	11.33 A.M.
Wilmington, Del.	117	5	..	3.10	11.54 A.M.

Note.—As the fares by railway are constantly varying, and time tables vary somewhat by different trains, the mail time and passenger fares above given are to be taken as approximately correct.

TABLE SHOWING DISTANCES AND RAILROAD FARES FROM CHICAGO TO ALL PRINCIPAL CITIES OF THE UNITED STATES AND CANADA.

(First-Class Fare only is Given)

CITIES	MILES	FARE	CITIES	MILES	FARE
Akron.....O.	368	$ 6 75	Dunkirk .....N.Y.	500	$10 50
Albany.....N.Y.	804	15 80	Duluth .....Minn.	478	9 15
Albuquerque.....N.M.	1,891	35 60	Elgin .....Ill.	36	74
Allegheny City.....Pa.	467	9 50	Erie.....Pa.	452	8 50
Allentown.....Pa.	916	18 00	Evansville .....Ind.	287	5 75
Alliance.....O.	385	7 55	Fall River.....Mass.	1,042	22 00
Altoona.....Pa.	686	13 43	Fargo .....N.D.	645	12 65
Annapolis.....Md.	834	15 60	Fernandina .....Fla.	1,083	27 80
Atlanta.....Ga.	733	19 30	Fitchburg .....Mass.	954	19 00
Atlantic City.....N.J.	886	19 25	Fort Wayne .....Ind.	148	3 75
Atchison.....Kan.	556	9 50	Forest .....O.	239	6 45
Augusta .....Me.	1,182	22 50	Fort Scott .....Kan.	557	11 40
Augusta .....Ga.	905	22 90	Fort Worth .....Tex.	957	21 25
Aurora .....Ill.	37	74	Frankfort .....Ky.	368	7 65
Austin .....Tex.	987	25 15	Freeport .....Ill.	114	2 26
Bangor .....Me.	1,263	23 85	Galveston .....Tex.	1,152	25 80
Baltimore .....Md.	792	17 50	Galesburg.....Ill.	164	2 28
Battle Creek.....Mich.	164	3 28	Gettysburg .....Pa.	771	17 50
Bay City.....Mich	296	5 65	Grand Rapids...Mich.	178	3 50
Bellaire.....O.	469	9 40	Grenada.....Miss.	618	18 74
Berlin.....Ont.	445	9 80	Green Bay.....Wis.	198	3 95
Birmingham .....Ala.	652	17 00	Greenville.....Tex.	905	19 65
Boston .....Mass.	1,004	19 00	Hamilton.....Can.	472	10 50
Bridgeport.....Conn.	968	21 00	Hamilton .....O.	238	6 40
Buffalo .....N.Y.	523	10 50	Hannibal.....Mo.	329	5 26
Burlington .....Ia.	207	4 12	Harrisburg .....Pa.	716	17 25
Burlington.....Vt.	1,095	21 19	Hartford.....Conn.	961	19 50
Cairo.....Ill.	365	7 30	Hastings .....Neb.	638	12 90
Canton.....O.	367	6 75	Haverhill.....Mass.	1,034	19 75
Cape May .....N.J.	903	20 00	Helena .....Mont.	1,562	40 50
Cedar Rapids .....Ia.	271	4 55	Hot Springs.....Ark.	686	14 00
Charleston.....S.C.	1,103	26 30	Holly Springs ...Miss.	543	12 83
Chattanooga....Tenn.	595	15 20	Houston.....Tex.	1,102	24 35
Cheyenne.....Wyo.	1,000	28 65	Hudson.....N.Y.	836	19 31
Cincinnati .....O.	300	5 00	Indianapolis.....Ind.	183	3 70
Cleveland.....O.	339	6 75	Iowa City.....Ia.	237	4 75
Columbus.....O.	314	7 00	Ithaca .....N.Y.	666	15 30
Council Bluffs.....Ia.	488	9 75	Jacksonville .....Fla.	1,083	26 15
Columbia .....S.C.	837	25 70	Jackson.....Miss.	730	22 00
Concord .....N.H.	763	22 25	Jackson.....Mich.	209	4 00
Corsicana .....Tex.	975	28 25	Janesville .....Wis.	91	1 82
Crestline .....O.	280	6 45	Jefferson City.....Mo.	376	7 70
Dallas .....Tex.	760	21 25	Joliet.....Ill.	37	74
Davenport .....Ia.	183	3 75	Kalamazoo.....Mich.	141	2 83
Dayton .....O.	265	6 40	Kansas City.....Mo.	458	9 20
Decatur Ill	170	3 40	Keokuk.....Ia.	250	5 00
Denver .....Colo.	1,118	22 65	Knoxville .....Tenn.	566	13 90
Des Moines .....Ia.	357	7 00	La Crosse.....Wis.	280	5 60
Detroit .....Mich.	211	5 00	Lake Geneva.....Wis.	85	1 47
Dover .....Del.	921	18 75	Lancaster.....Pa.	754	18 25
Dubuque .....Ia.	188	3 75	Lansing,.....Mich.	220	4 17

Note.—In states where the fare is fixed by law at 2 cents per mile, as in Illinois, Iowa, Minnesota, Wisconsin, etc., tickets

CITIES	MILES	FARE	CITIES	MILES	FARE
Leadville.....Colo.	1,169	$30 60	Quincy.....Ill.	262	$ 5 25
Leavenworth ....Kan.	589	9 20	Racine.....Wis.	62	1 24
Lexington.....Ky.	376	8 40	Raleigh.....N.C.	1,154	27 35
Lincoln .....Neb.	552	11 10	Richmond.....Ind.	223	4 50
Little Rock.....Ark.	628	12 80	Richmond .....Va.	881	19 00
Logansport.....Ind.	116	2 40	Rockford.....Ill.	86	1 72
Long Branch .....N.J.	914	20 00	Rochester..... N.Y.	550	11 88
London.....Can.	399	9 25	Rock Island.....Ill.	181	3 62
Los Angeles.....Cal.	2,266	59 58	Rome.....N.Y.	711	15 76
Lyons .....Ia.	137	2 74	San Antonio.....Tex.	1,213	34 50
Madison .....Ind.	269	5 45	Saginaw.....Mich.	283	5 43
Madison .....Wis.	138	2 60	Sacramento .....Cal.	2,257	59 58
Manchester.....N.Y.	611	14 14	Salt Lake City.. Utah.	1,566	39 20
Macon.....Ga.	821	21 95	Santa Fe.....N.M.	1,342	41 05
Manitowoc .....Wis.	162	3 24	Sandusky.....O.	307	6 50
Marquette .....Mich.	390	7 95	Savannah .....Ga.	1,088	24 75
Marshalltown.....Ia.	288	3 75	San Francisco ....Cal.	2,411	59 58
Memphis .....Tenn.	528	15 90	Seattle.....Wash.	2,215	58 00
Menominee.....Mich.	265	5 00	Sherman .....Tex.	871	19 55
Milwaukee.....Wis.	85	1 70	Shreveport .....La.	815	17 40
Minneapolis....Minn.	402	8 00	Sioux City.....Ia.	510	10 20
Moline.....Ill.	165	3 30	Springfield.....O.	300	6 45
Montpelier .....Vt.	1,224	19 00	Springfield,.....Ill.	185	3 70
Montgomery.....Ala.	793	19 90	Springfield.....Mass.	935	19 00
Mobile .....Ala.	973	22 00	Spokane Falls..Wash.	1,914	50 50
Montreal .....Can.	837	18 00	Steubenville .....O.	426	8 50
Muscatine.....Ia.	211	4 22	St. Louis .....Mo.	280	5 80
Nashville.....Tenn.	444	10 75	St. Paul .....Minn.	410	8 00
Nebraska City ...Neb.	498	10 30	St. Joseph.....Mo.	468	12 50
New York..... N.Y.	913	18 00	Syracuse..... N.Y.	673	14 98
New Haven.....Conn.	915	20 25	Tacoma.....Wash.	2,314	58 00
New Orleans.....La.	912	23 00	Tallahassee .....Fla.	1,033	27 80
Newark.....O.	365	7 30	Terre Haute .....Ind.	178	3 60
Newark.....N.J.	905	18 00	Texarkana .....Ark.	773	22 20
Newark.....N.Y.	927	18 00	Tiffin.....O.	254	5 95
Newport .....R.I.	1,044	22 00	Toledo .....O.	243	5 50
Newport.....Ky.	300	5 05	Topeka.....Kan.	508	11 00
Niagara Falls ....N.Y.	513	10 50	Toronto .....Can.	506	10 95
Ogden.....Utah.	1,514	39 20	Trenton.....N.J.	859	19 05
Ogdensburg .....N.Y.	788	18 00	Troy.....N.Y.	826	18 15
Oil City .....Pa.	498	9 85	Urbana .....O.	267	6 45
Omaha .....Neb.	497	10 00	Utica .....N.Y.	725	16 04
Ottawa.....Can.	757	18 00	Vicksburg.....Miss.	761	18 65
Pasadena .....Cal.	2,255	59 58	Vincennes.....Ind.	235	4 75
Patterson.....N.J.	969	18 00	Waco.....Tex.	1,031	23 45
Pensacola.....Fla.	955	22 00	Washington..... D.C.	819	17 50
Peoria.....Ill.	155	3 10	West Point .....N.Y.	916	18 00
Peru.....Ind.	132	3 10	Wheeling .....W.Va.	438	8 75
Philadelphia.....Pa.	822	18 25	White Mountains.N.H.	1,037	19 65
Pine Bluff.....Ark.	633	19 00	White Sul.Spgs.W.Va.	637	14 70
Pittsburg.....Pa.	468	9 50	Wilmington .....Del.	930	18 00
Portland.....Me.	1,114	20 50	Winona.....Minn.	306	6 00
Portland.....Ore.	2,329	61 50	Winnipeg ...Manitoba	845	25 70
Port Huron.....Mich.	335	6 50	Xenia .....O.	280	6 45
Portsmouth.....O.	413	9 00	Yankton..... S.D.	569	11 50
Pueblo .....Colo.	1,107	22 60	Youngstown .....O.	398	7 80
Pullman.....Ill.	14	15	Zanesville.....O.	390	7 00
Quebec .....Can	1,107	22 00			

must be purchased or former rates may be collected. The law only applies to fares between points within the state or states where enacted.

Line of Perpetual Snow

The line of perpetual snow varies with latitude, and is as follows in feet above sea-level.

Latitude	Feet	Latitude	Feet
0	15,260	40	9,000
10	14,764	50	6,334
20	13,478	60	3,818
30	11,484	70	1,278

Longest Rivers

	Miles
Missouri-Mississippi	4,194
Nile	4,020
Yang-Tze	3,158
Amazon	3,063
Yenisei	2,960
Amur	2,920
Congo	2,883

Deepest Seas

	Feet
Pacific Ocean, deepest	30,000
Atlantic	27,000
Southern	25,000
Indian	18,000
Arctic	9,000
Lake Baikal	4,080
Caspian Sea	3,600

A CENTURY OF PROGRESS

The nineteenth century received from its predecessors the horse. We bequeath the bicycle, the locomotive, and the automobile.

We received the goosequill, we bequeath the fountain pen and typewriter.

We received the scythe, we bequeath the mowing machine.

We received the sickle, we bequeath the harvester.

We received the hand printing press, we bequeath the Hoe cylinder press.

We received the painter's brush, we bequeath lithography, the camera, and color photography.

We received the hand-loom, we bequeath the cotton and woolen factory.

We received gunpowder, we bequeath nitro-glycerine.

We received twenty-three chemical elements, we bequeath eighty.

We received the tallow dip, we bequeath the arc light.

We received the galvanic battery, we bequeath the dynamo.

We received the flint lock, we bequeath automatic Maxims.

We received a sailing hip, we bequeath the steamship.

We received the beacon signal fire, we bequeath the telephone and wireless telegraphy.

We received leather fire-buckets, we bequeath the steam fire-engine.

CENSUS OF CANADA, 1911

Population and area in square miles according to the official report of the Census of 1911, compared with the population shown by the Census of 1901.

	Sq. Miles.	Pop. 1911.	Pop. 1901.
Canada	3,729,665	7,204,527	5,371,315
Alberta	255,285	374,663	73,022
British Columbia	355,855	392,480	178,657
Manitoba	73,731¾	455,614	255,211
New Brunswick	27,985 1-10	351,889	331,120
Nova Scotia	21,427¾	492,338	459,574
Ontario	260,862	2,523,208	2,182,947
Prince Edward Island	2,184⅓	93,728	103,259
Quebec	351,873	2,002,712	1,648,898
Saskatchewan	251,700	492,432	.....
Yukon	207,076	8,512	27,219
North West Territories	1,921,685	16,951	20,129

PRINCIPAL TOWNS AND CITIES OF CANADA

Having a population of 1500 or over

1911 Census

ALBERTA.

Calgary	43,704
Camrose	1,586
Castor	1,659
Coleman	1,557
Edmonton	24,900
Lethbridge	8,050
Macleod	1,844
Medicine Hat	5,608
Red Deer	2,118
Strathcona	5,579
Wetaskiwin	2,411

BRITISH COLUMBIA.

Chilliwack	1,657
Cranbrook	3,090
Fernie	3,146
Grand Forks	1,577
Kamloops	3,772
Kelowna	1,663
Ladysmith	3,295
Nanaimo	8,168
Nelson	4,476
New Westminster	13,199
Prince Rupert	4,184
Revelstoke	3,017
Rossland	2,826
Vancouver	100,401
Vernon	2,671
Victoria	31,660

MANITOBA.

Brandon	13,839
Dauphin	2,815
Neepawa	1,864
Portage la Prairie	5,892
St. Boniface	7,483
Selkirk	2,977
Souris	1,854
Virden	1,550
Winnipeg	136,035

NEW BRUNSWICK.

Campbellton	3,817
Chatham	4 666
Dalhousie	1,650
Edmundston	1,821
Fredericton	7,208
Marysville	1,837
Milltown	1,804
Moncton	11,345
Newcastle	2,945
Sackville	2,039
St. John	42,511
St. Stephen	2,836
Sussex	1,906
Woodstock	3,856

NOVA SCOTIA.

Amherst	8,973
Antigonish	1,787
Bridgewater	2,775
Canso	1,617
Dartmouth	5,058
Dominion	2,589
Glace Bay	16,562
Halifax	46,619
Inverness	2,719
Kentville	2,304
Liverpool	2,109
Lunenburg	2,681
New Glasgow	6,383
North Sydney	5,418
Parsboro	2,856
Pictou	3,179
Sidney Mines	7,475
Springhill	5,713
Stellarton	3,910
Sydney	17,723
Trenton	1,749
Truro	6,107
Westville	4,417
Windsor	3,452
Yarmouth	6,600

ONTARIO.

Acton	1,720
Alexandria	2,323
Almonte	2,452
Amherstburg	2,560
Arnprior	4,405
Aurora	1,901
Aylmer	2,102
Barrie	6,420
Belleville	9,876
Berlin	15,196
Blind River	2,558
Bowmanville	2,814
Bracebridge	2,776
Brampton	3,412
Brantford	23,132
Bridgeburg	1,770
Brockville	9,374
Burlington	1,831
Campbellford	3,051
Carleton Place	3,621

Chatham 10,770	Port Hope 5,092	Joliette 6,346
Chesley 1,734	Portsmouth 1,786	Lachine 10,699
Clinton 2,254	Prescott 2,801	Lachute 2,407
Coburg 5,074	Preston 3,883	Lac Megantic 2,399
Cobalt 5,638	Rainy River 1,578	Laprairie 2,388
Cochrane 1,715	Renfrew 3,846	L'Assomption 1,747
Collingwood 7,090	Ridgetown 1,954	La Tuque 2,934
Copper Cliff 3,082	Rockland 3,397	Lauzon 3,978
Cornwall 6,598	St. Catharines 12,484	Levis 7,452
Deseronto 2,013	St. Marys 3,388	Longueuil 3,972
Dresden 1,551	St. Thomas 14,054	Lorette 1,588
Dundas 4,299	Sandwich 2,302	Louiseville 1,675
Dunnville 2,861	Sarnia 9,947	Magog 3,978
Durham 1,581	Sault Ste. Marie ... 10,984	Maisonneuve 18,684
Eastview 3,169	Seaforth 1,983	Marieville 1,587
Elmira 1,782	Simcoe 3,227	Matane 2,056
Exeter 1,555	Smith's Falls 6,370	Mont Joli 2,141
Fergus 1,534	Southampton 1,685	Montmagny 2,617
Fort Francis 1,611	Steelton 3,936	Montmorency 1,717
Fort William 16,499	Strathroy 2,823	Montreal 470,480
Galt 10,299	Stratford 12,946	Nicolet 2,593
Gananoque 3,804	Sturgeon Falls 2,199	Outremont 4,820
Georgetown 1,583	Sudbury 4,150	Pleissisville 1,559
Goderich 4,522	Thessalon 1,945	Pointe Gatineau 1,751
Gravenhurst 1,624	Thorold 2,273	Quebec 78,190
Grimsby 1,669	Tilsonburg 2,758	Richmond 2,175
Guelph 15,175	Toronto 376,538	Rimouski 3,097
Haileybury 3,874	Trenton 3,988	Roberval 1,737
Hamilton 81,969	Vankleek Hill 1,577	St. Gabriel 1,602
Hanover 2,342	Victoria Harbor 1,616	St. Hyacinthe 9,797
Hawkesbury 4,400	Walkerton 2,601	St. Jean 5,903
Hespeler 2,368	Walkerville 3,302	St. Jerome 3,473
Huntsville 2,358	Wallaceburg 3,437	St. Lambert 3,344
Ingersoll 4,763	Waterloo 4,359	St. Laurent 1,860
Kenora 6,158	Welland 5,318	St. Pierre aux Liens 2,201
Kincardine 1,956	Weston 1,875	St. Raymond 1,653
Kingston 18,874	Whitby 2,248	Ste. Agathe 2,020
Leamington 2,652	Wiarton 2,266	Ste. Therese 2,120
Lindsay 6,964	Windsor 17,829	Sherbrooke 16,405
Listowel 2,289	Wingham 2,238	Shawinigan Falls 4,265
London 46,300	Woodstock 9,320	Sorel 8,420
Mattawa 1,524		Terrebonne 1,990
Meaford 2,811		Thetford Mines 7,261
Merriton 1,670	PRINCE EDWARD ISLAND.	Three Rivers 13,691
Midland 4,663		Valleyfield 9,449
Milton 1,654		Verdun 11,629
Mitchell 1,766		Victoriaville 3,028
Morrisburg 1,696	Charlottetown 11,203	Waterloo 1,886
Mount Forest 1,839	Summerside 2,678	Westmount 14,579
Napanee 2,807		Windsor Mills 2,233
New Liskeard 2,108		
Newmarket 2,996	QUEBEC.	
Niagara Falls 9,248		SASKATCHEWAN.
North Bay 7,737		
North Toronto 5,362	Ashestos 2,224	
Oakville 2,372	Aylmer 3,109	
Orangeville 2,340	Baie St. Paul 1,857	Estevan 1,981
Orilla 6,828	Beauceville 1,677	Melville 1,816
Oshawa 7,436	Beauharnois 2,015	Moosejaw 13,823
Ottawa 87,062	Beloeil 1,501	North Brattleford .. 2,105
Owen Sound 12,558	Black Lake 2,645	Prince Albert 6,254
Palmerston 1,665	Buckingham 3,854	Regina 30,213
Paris 4,098	Chicoutimi 5,880	Saskatoon 12,004
Parry Sound 3,429	Coaticook 3,165	Swift Current 1,852
Peel 3,413	D'Israeli 1,606	Weyburn 2,210
Pembroke 5,626	Drummondville 1,725	Yorkton 2,309
Penetanguishene 3,568	Farnham 3,560	
Perth 3,588	Fraserville 6 774	
Peterborough 18,360	Granby 4,750	YUKON.
Petrolia 3,518	Grand Mere 4,783	
Picton 3,564	Hull 18,222	
Port Arthur 11,220	Iberville 1,905	
Port Colborne 1,624	Jonquieres 2,354	Dawson 3,013

STATES AND TERRITORIES OF THE UNION

Salaries and Terms of Governors, Areas, Dates of Admission, Thirteen Original States, Population in 1900 and 1910, and Electoral Vote

States and Territories	Governor's Salary	Governor's Trm. Yrs.	Area in Square Miles	When Admitted	Population in 1900	Population in 1910	Electoral Votes 1908	Electoral Votes 1912
Alabama	$5,000	4	52,250	1819	1,828,697	2,138,093	11	12
Alaska	3,000	4	590,884	....	63,592	64,356	..	..
Arizona	4,000	2	113,020	1912	122,931	204,354	..	3
Arkansas	3,500	2	53,850	1836	1,311,564	1,574,449	9	9
California	6,000	4	158,360	1850	1,485,053	2,377,549	10	13
Colorado	5,000	2	103,925	1876	539,700	799,024	5	6
Connecticut	4,000	2	4,990	*1788	908,420	1,114,756	7	7
Delaware	2,000	4	2,050	*1787	184,735	202,322	3	3
District of Columbia	....	.	70	....	278,718	331,069	..	..
Florida	3,500	4	58,680	1845	528,542	752,619	5	6
Georgia	3,000	2	59,475	*1788	2,216,331	2,609,121	13	14
Hawaii	5,000	4	6,740	....	154,001	191,909	..	..
Idaho	3,000	2	84,800	1890	161,772	325,594	3	4
Illinois	12,000	4	56,650	1818	4,821,550	5,638,591	27	29
Indiana	5,000	4	36,350	1816	2,516,462	2,700,876	15	15
Iowa	5,000	2	56,025	1846	2,231,853	2,224,771	13	13
Kansas	3,000	2	82,080	1861	1,470,495	1,690,949	10	10
Kentucky	6,500	4	40,400	1792	2,147,174	2,289,905	13	13
Louisiana	5,000	4	48,720	1812	1,381,625	1,656,388	9	10
Maine	2,000	2	23,040	1820	694,466	742,371	6	6
Maryland	4,500	4	12,210	*1788	1,188,044	1,295,346	8	8
Massachusetts	8,000	1	8,315	*1788	2,805,346	3,366,416	16	18
Michigan	4,000	2	58,915	1837	2,420,982	2,810,173	14	15
Minnesota	5,000	2	83,365	1858	1,751,394	2,075,708	11	12
Mississippi	3,500	4	46,810	1817	1,551,270	1,797,114	10	10
Missouri	5,000	4	69,415	1821	3,106,665	3,293,335	18	18
Montana	5,000	4	146,080	1889	243,329	376,053	3	4
Nebraska	2,500	2	77,510	1867	1,066,300	1,192,214	8	8
Nevada	4,000	4	110,700	1864	42,335	81,875	3	3
New Hampshire	2,000	2	9,305	*1788	411,588	430,572	4	4
New Jersey	10,000	3	7,815	*1787	1,883,669	2,537,167	12	14
New Mexico	4 000	2	122,580	1911	195,310	327,301	..	3
New York	10,000	2	49,170	*1788	7,268,894	9,113,614	39	45
North Carolina	3,000	4	52,250	*1789	1,893,810	2,206,287	12	12
North Dakota	3,000	2	70,795	1889	319,146	577,056	4	5
Ohio	8,000	2	41,060	1803	4,157,545	4,767,121	23	24
†Oklahoma	4,500	4	70,430	1907	790,391	1,657,155	7	10
Oregon	1,500	4	96,030	1859	413,536	672,765	4	5
Pennsylvania	10,000	4	45,215	*1787	6,302,115	7,665,111	34	38
Porto Rico	8,000	4	3,600	....	953,243	1,118,012	..	..
Rhode Island	3,000	1	1,250	*1790	428,556	542,610	4	5
South Carolina	3,500	2	30,570	*1788	1,340,316	1,515,400	9	9
South Dakota	2,500	2	77,650	1889	401,570	583,888	4	5
Tennessee	4,000	2	42,050	1796	2,020,616	2,184,789	12	12
Texas	4,000	2	265,780	1845	3,048,710	3,896,542	18	20
Utah	2,000	4	84,970	1896	276,749	373,351	3	4
Vermont	1,500	2	9,565	1791	343,641	355,956	4	4
Virginia	5,000	4	42,450	*1788	1,854,184	2,061,612	12	12
Washington	4,000	4	69,180	1889	518,103	1,141,990	5	7
West Virginia	2,700	4	24,780	1863	958,800	1,221,119	7	8
Wisconsin	5,000	2	56,040	1828	2,069,042	2,333,860	13	13
Wyoming	2,500	4	97,890	1890	92,531	145,965	3	3
Total					78,271,811	93,346,543	483	531‡

*Dates of ratifying the Constitution by thirteen original states.

Area of new possessions not included in above list: Philippines, 140,000 square miles; Guam, 150; Tutuila and islets, 79. Population, Philippines, about 8,000,000; Guam, about 8,661; Tutuila, 5,800.

†Oklahoma and Indian Territory jointly admitted as state of Oklahoma in 1907.

‡April, 1911, the House of Representatives passed a bill providing for an increase of membership from 391 to 433 apportioned to the different states according to 1910 census—one for each 211,877.

PRINCIPAL CITIES OF THE UNITED STATES

1910 Census

The following list names approximately all cities in the United States having ten thousand or more inhabitants. The numerals at extreme right of column are the 1910 census figures or recent official estimates of population.

Aberdeen, S. D.	10,753	Bluefield, W.Va.	11,188	Dallas, Tex....	92,104
Aberdeen, Wash.	13,660	Boise, Idaho....	17,358	Danbury, Conn.	20,234
Adams, Mass...	11,900	Boone, Ia.....	10,347	Danville, Ill....	27,871
Adrian, Mich...	10,763	Boston, Mass...	670,585	Danville, Va....	19,020
Akron, O.....	69,067	Braddock, Pa...	19,357	Davenport, Ia...	43,028
Almeda, Cal....	23,383	Bradford, Pa...	14,544	Dayton, O.....	116,577
Albany, N. Y...	100,253	Bridgeport, Conn.	102,054	Decatur, Ill....	31,140
Albuquerque, N.M.	11,020	Bridgeton, N. J.	14,209	Denison, Tex...	13,632
Alexandria, La.	11,213	Brockton, Mass..	56,878	Denver, Colo....	213,381
Alexandria, Va.	15,329	Brookline, Mass.	27,792	Des Moines, Ia..	86,368
Allentown, Pa..	51,913	Brownsville, Tex.	10,517	Detroit, Mich...	465,766
Alliance, O.....	15,083	Brunswick, Ga..	10,182	Dover, N. H....	13,247
Alpena, Mich...	12,706	Buffalo, N. Y...	423,715	Dubois, Pa.....	12,623
Alton, Ill.....	17,528	Burlington, Ia..	24,324	Dubuque, Ia....	38,494
Altoona, Pa....	52,127	Burlington, Vt.	20,468	Duluth, Minn...	78,466
Amsterdam, N.Y.	31,267	Butler, Pa.....	20,728	Dunkirk, N. Y..	17,221
Anaconda, Mont.	10,134	Butte, Mont....	39,165	Dunmore, Pa...	17,615
Anderson, Ind..	22,476	Cairo, Ill.....	14,548	Dusquesne, Pa..	15,727
Ann Arbor, Mich.	14,817	Calumet, Mich..	30,600	Durham, N. C...	18,241
Anniston, Ala..	12,794	Cambridge, Mass.	104,839	East Chicago, Ind.	19,098
Ansonia, Conn..	15,152	Cambridge, O...	11,327	East Liverpool,O.	20,387
Appleton, Wis..	16,773	Camden, N. J...	94,538	Easton, Pa.....	28,523
Argenta, Ark...	11,138	Canton, Ill.....	10,453	East Orange, N.J.	34,371
Asbury Park, N.J.	10,150	Canton, O.....	50,217	East Providence, R. I.	13,500
N. J.....	10,150	Carbondale, Pa..	17,040	East Saint Louis, Ill.....	58,547
Asheville, N. C.	18,762	Carlisle, Pa....	10,303	Eau Claire, Wis.	18,310
Ashland, Wis...	11,594	Carnegie, Pa...	10,009	Elgin, Ill.....	25,976
Ashtabula, O...	18,266	Cedar Rapids, Ia.	32,811	Elizabeth, N. J.	73,409
Atchison, Kan..	16,429	Central Falls,R.I.	22,754	Elkhart, Ind....	19,282
Athens, Ga.....	14,913	Chambersburg,Pa.	11,800	Elmira, N. Y...	37,176
Atlanta, Ga....	154,839	Champaign, Ill.	12,421	El Paso, Tex...	39,279
AtlanticCity,N.J.	46,150	Charleston, S. C.	58,833	Elwood, Ind....	11,028
Attleboro, Mass.	12,400	Charleston, W.Va.	22,996	Elyria, O.....	14,825
Auburn, Me.....	15,064	Charlotte, N. C.	34,014	Enid, Okla.....	13,799
Auburn, N. Y..	34,668	Chattanooga, Tenn.	44,604	Erie, Pa.....	66,525
Augusta, Ga....	41,040	Chelsea, Mass...	32,452	Escanaba, Mich.	13,194
Augusta, Me....	13,211	Chester, Pa.....	38,537	Eureka, Cal....	11,845
Aurora, Ill.....	29,807	Cheyenne, Wyo.	11,320	Evanston, Ill...	24,978
Austin, Tex....	29,860	Chicago, Ill.....2,185,283		Evansville, Ind.	69,647
Bakersfield, Cal.	12,727	Chicago Heights, Ill.	14,525	Everett, Mass..	33,484
Baltimore, Md..	558,485	Chickasha, Okla.	10,320	Everett, Wash..	24,814
Bangor, Me.....	24,803	Chicopee, Mass.	25,401	Fall River, Mass.	119,295
Barre, Vt.....	10,734	Chillicothe, O..	14,508	Fargo, N. D....	14,331
Batavia, N. Y..	11,613	Cicero, Ill.....	14,577	Findlay, O.....	14,858
Baton Rouge, La.	14,897	Cincinnati, O...	363,591	Fitchburg, Mass.	37,826
Battle Creek, Mich.	25,267	Cleburne, Tex...	10,364	Flint, Mich.....	38,550
Bay City, Mich.	45,166	Cleveland, O...	560,663	Fond du Lac,Wis.	18,797
Bayonne, N. J..	55,545	Clinton, Ia.....	25,577	Fort Dodge, Ia.	15,543
Beaumont, Tex.	20,640	Clinton, Mass...	13,000	Fort Scott, Kan.	10,463
Beaver Falls, Pa.	12,191	Coatesville, Pa.	11,084	Fort Smith, Ark.	23,975
Bellaire, O.....	12,946	Coffeyville, Kan.	12,687	Fort Wayne, Ind.	63,933
Belleville, Ill...	21,122	Cohoes, N. Y...	24,709	Fort Worth,Tex.	73,312
Bellingham, Wash.	24,298	Colorado Springs, Colo.	29,078	Frankfort, Ky..	10,465
Beloit, Wis.....	15,125	Columbia, Pa...	11,454	Frederick, Md..	10,411
Berkeley, Cal..	40,434	Columbia, S. C.	26,319	Freeport, Ill....	17,567
Berlin, N. H...	11,780	Columbus, Ga..	20,554	Fresno, Cal.....	24,892
Bessemer, Ala..	10,864	Columbus, O....	181,511	Fulton, N. Y...	10,480
Bethlehem, Pa.	12,837	Concord, N. H..	21,497	Gadsden, Ala...	10,557
Beverly, Mass..	18,650	Connellsville, Pa.	12,845	Galesburg, Ill..	22,089
Biddeford, Me..	17,079	Corning, N. Y..	13,730	Galveston, Tex..	36,981
Billings, Mont..	10,031	Cortland, N. Y.	11,504	Gardner, Mass..	13,910
Binghamton,N.Y.	48,443	Council Bluffs, Ia.	29,292	Garfield, N. J...	10,213
Birmingham, Ala.	132,685	Covington, Ky..	53,270	Gary, Ind.....	16,802
Bisbee, Ariz....	10,000	Cranston, R. I..	21,171	Geneva, N. Y...	12,446
Bloomfield, N. J.	15,070	Cumberland, Md.	21,839		
Bloomington, Ill.	25,768				

PRINCIPAL CITIES OF THE UNITED STATES—Continued

Glen Falls, N. Y.	15,243
Globe, Ariz.	12,000
Gloucester, Mass.	24,398
Gloversville, N.Y.	20,642
Grand Forks, N.D.	12,478
Grand Island, Neb.	10,326
Grand Rapids, Mich.	112,571
Great Falls, Mont.	13,948
Greenbay, Wis.	25,236
Greensboro, N. C.	15,895
Greensburg, Pa.	13,012
Greenville, S. C.	15,741
Guthrie, Okla.	12,000
Hackensack, N.J.	14,050
Hagerstown, Md.	16,507
Hamilton, O.	35,279
Hammond, Ind.	20,925
Hannibal, Mo.	18,341
Harrisburg, Pa.	64,186
Harrison, N. J.	14,498
Hartford, Conn.	98,915
Hattiesburg, Miss.	11,733
Haverhill, Mass.	44,115
Hazelton, Pa.	25,452
Helena, Mont.	12,515
Henderson, Ky.	11,452
Hoboken, N. J.	70,324
Holland, Mich.	10,490
Holyoke, Mass.	57,730
Homestead, Pa.	18,713
Hornell, N. Y.	13,617
Hot Springs, Ark.	14,434
Houston, Tex.	78,800
Hudson, N. Y.	11,417
Huntingdon, Ind.	10,271
Huntington, W. Va.	31,161
Hutchinson, Kan.	16,364
Hyde Park, Mass.	14,507
Independence, Kan.	10,480
Indianapolis, Ind.	233,650
Iowa City, Ia.	10,091
Ironton, O.	13,147
Ironwood, Mich.	12,821
Irvington, N. J.	11,877
Ishpeming, Mich.	12,448
Ithaca, N. Y.	14,802
Jackson, Mich.	31,433
Jackson, Miss.	21,262
Jackson, Tenn.	15,779
Jacksonville, Fla.	57,699
Jacksonville, Ill.	15,326
Jamestown, N.Y.	31,297
Janesville, Wis.	13,894
Jefferson City, Mo.	11,850
Jeffersonville, Ind.	10,412
Jersey City, N. J.	267,779
Johnstown, N.Y.	10,447
Johnstown, Pa.	55,482
Joliet, Ill.	34,670
Joplin, Mo.	32,073
Kalamazoo, Mich.	39,437
Kankakee, Ill.	13,986
Kansas City, Kan.	82,331
Kansas City, Mo.	248,381
Kearney, N. J.	18,659
Keene, N. H.	10,068
Kenosha, Wis.	21,371
Keokuk, Ia.	14,008
Key West, Fla.	19,945
Kingston, N. Y.	25,908
Knoxville, Tenn.	36,346
Kokomo, Ind.	17,010
Lackawanna, N.Y.	14,549
Laconia, N. H.	10,183
La Crosse, Wis.	30,417
Lafayette, Ind.	20,081
Lake Charles, La.	11,449
Lakewood, O.	15,181
Lancaster, O.	13,093
Lancaster, Pa.	47,277
Lansing, Mich.	31,229
La Porte, Ind.	10,525
Laredo, Tex.	14,855
La Salle, Ill.	11,537
Lawrence, Kan.	12,374
Lawrence, Mass.	85,892
Leavenworth, Kan.	19,363
Lebanon, Pa.	19,240
Leominster, Mass.	14,910
Lewiston, Me.	26,247
Lexington, Ky.	35,099
Lima, O.	30,508
Lincoln, Ill.	10,892
Lincoln, Neb.	43,973
Little Falls, N. Y.	12,273
Little Rock, Ark.	45,941
Lockport, N. Y.	17,970
Logansport, Ind.	19,050
Longbeach, Cal.	17,809
Long Branch, N.J.	13,298
Lorain, O.	28,883
Los Angeles, Cal.	319,198
Louisville, Ky.	223,928
Lowell, Mass.	106,294
Lynchburg, Va.	29,494
Lynn, Mass.	89,336
McAlester, Okla.	12,954
McKeesport, Pa.	42,694
McKees Rocks, Pa.	14,702
Macon, Ga.	40,665
Madison, Wis.	25,531
Mahanoy City, Pa.	15,936
Malden, Mass.	44,404
Manchester, N.H.	70,063
Manchester, Va.	12,200
Manistee, Mich.	12,381
Manitowoc, Wis.	13,027
Mankato, Minn.	10,365
Mansfield, O.	20,768
Marietta, O.	12,923
Marinette, Wis.	14,610
Marion, Ind.	19,369
Marion, O.	18,232
Marlboro, Mass.	14,579
Marquette, Mich.	11,503
Marshall, Tex.	11,452
Marshalltown, Ia.	13,374
Martinsburg, W. Va.	10,698
Mason City, Ia.	11,230
Massillon, O.	13,879
Mattoon, Ill.	11,456
Meadville, Pa.	12,780
Medford, Mass.	23,150
Melrose, Mass.	15,715
Memphis, Tenn.	131,105
Menominee, Mich.	10,507
Meriden, Conn.	27,265
Meridian, Miss.	23,285
Michigan City, Ind.	19,027
Middletown, Conn.	11,851
Middletown, N. Y.	15,313
Middletown, O.	13,152
Milford, Mass.	12,910
Millville, N. J.	12,451
Milwaukee, Wis.	373,857
Minneapolis, Minn.	301,408
Mishawaka, Ind.	11,886
Missoula, Mont.	12,869
Moberly, Mo.	10,923
Mobile, Ala.	51,521
Moline, Ill.	24,199
Monessen, Pa.	11,775
Monroe, La.	10,209
Montclair, N. J.	21,550
Montgomery, Ala.	38,136
Morristown, N.J.	12,507
Mt. Carmel, Pa.	17,532
Mt. Vernon, N. Y.	30,919
Muncie, Ind.	24,005
Muscatine, Ia.	16,178
Muskegon, Mich.	24,062
Muskogee, Okla.	25,278
Nanticoke, Pa.	18,877
Napa, Cal.	15,791
Nashua, N. H.	26,005
Nashville, Tenn.	110,364
Natchez, Miss.	11,791
Naugatuck, Conn.	12,722
New Albany, Ind.	20,629
Newark, N. J.	347,469
Newark, O.	25,404
New Bedford, Mass.	96,652
New Britain, Conn.	43,916
New Brunswick, N. J.	23,388
Newburgh, N. Y.	27,805
Newburyport, Mass.	14,949
New Castle, Pa.	36,280
New Haven, Conn.	133,605
New London, Conn.	19,659
New Orleans, La.	339,075
Newport, Ky.	30,309
Newport, R. I.	27,149
Newport News, Va.	20,205
New Rochelle, N. Y.	28,867
Newton, Mass.	39,806
New York, N. Y.	4,776,883
Niagara Falls, N. Y.	30,445
Norfolk, Va.	67,452
Norristown, Pa.	27,875
North Adams, Mass.	22,019
Northampton, Mass.	19,431
North Braddock Pa.	11,824
North Tonawanda, N. Y.	11,955
North Yakimo, Wash.	14,082

PRINCIPAL CITIES OF THE UNITED STATES—Continued

Norwich, Conn...	20,367	Riverside, Cal...	15,212	Temple, Tex....	10,993
Norwood, O.....	16,185	Roanoke, Va....	34,874	Terre Haute,Ind.	58,157
Oakland, Cal...	150,174	Rochester, N. Y.	218,149	Tiffin, Ohio.....	11,894
Oak Park, Ill .	19,444	Rockford, Ill....	45,401	Toledo, Ohio....	168,497
Ogden, Utah....	25,580	Rock Island, Ill.	24,335	Topeka, Kan....	43,684
Ogdensburg, N.Y.	15,933	Rome, Ga.....	12,099	Torrington, Conn.	15,483
Oil City, Pa....	15,657	Rome, N. Y.....	20,497	Traverse City, Mich.	12,115
Oklahoma, Okla.	64,205	Rutland, Vt.....	13,546	Trenton, N. J...	96,815
Oldforge, Pa....	11,324			Trinidad, Colo..	10,204
Olean, N. Y....	14,743	Sacramento, Cal.	44,696	Troy, N. Y.....	76,813
Omaha, Neb....	124,096	Saginaw, Mich..	50,510	Tucson, Ariz....	13,193
Orange, N. J....	29,630	St. Cloud, Minn.	10,600	Tulsa, Okla.....	18,182
Oshkosh, Wis...	33,062	St. Joseph, Mo..	77,403	Tyler, Tex.....	10,400
Ossining, N. Y..	11,480	St. Louis, Mo...	687,029		
Oswego, N. Y...	23,368	St. Paul, Minn..	214,744	Union, N. J.....	21,023
Ottumwa, Iowa..	22,012	Salem, Mass....	43,697	Uniontown, Pa..	13,344
Owensboro, Ky..	16,011	Salem, Ore.....	14,094	Utica, N. Y.....	74,419
		Salt Lake City, Utah	92,777		
Paducah, Ky....	22,760	San Angelo, Tex.	10,321	Vallejo, Cal.....	11,340
Palestine, Tex..	10,482	San Antonio,Tex.	96,614	Vicksburg, Miss.	20,814
Paris, Tex.....	11,269	San Bernardino, Cal.	12,779	Vincennes, Ind..	14,895
Parkersburg, W. Va.....	17,842	San Diego, Cal..	39,578	Virginia, Minn..	10,473
Parsons, Kan....	12,463	Sandusky, Ohio..	19,989	Waco, Tex.....	26,425
Pasadena, Cal...	30,291	San Francisco, Cal.	416,912	Wakefield, Mass.	11,310
Passaic, N. J...	54,773	San Jose, Cal...	28,946	Walla Walla, Wash.	19,364
Paterson, N. J..	125,600	Santa Barbara, Cal.	11,659	Waltham, Mass.	27,834
Pawtucket, R. I.	51,622	Santa Cruz, Cal.	11,464	Warren, Ohio...	11,081
Peabody, Mass..	14,910	Saratoga Springs, N. Y.....	12,693	Warren, Pa.....	11,080
Peekskill, N. Y.	15,245	Sault Ste. Marie, Mich.	12,615	Washington,D.C.	331,069
Pensacola, Fla...	22,982	Savannah, Ga...	65,064	Washington, Pa.	18,778
Peoria, Ill.....	66,950	Schenectady, N. Y.....	72,826	Waterbury, Conn.	73,141
Perth Amboy, N. J.	32,121	Scranton, Pa....	129,867	Waterloo, Iowa..	26,693
Peru, Ind.....	10,910	Seattle, Wash...	237,194	Watertown, Mass.	12,800
Petersburg, Va..	24,127	Sedalia, Mo.....	17,822	Watertown, N.Y.	26,730
Philadelphia, Pa.	1,549,008	Selma, Ala.....	13,649	Waterville, Me..	11,458
Phillipsburg, N.J.	13,903	Shamokin, Pa...	19,588	Watervliet, N.Y.	15,074
Phoenix, Ariz...	11,134	Sharon, Pa.....	15,270	Waukegan, Ill..	16,069
Phoenixville, Pa.	10,743	Shawnee, Okla..	12,474	Wausau, Wis...	16,560
Pinebluff, Ark...	15,102	Sheboygan, Wis.	26,398	Waycross, Ga...	14,485
Piqua, Ohio.....	13,388	Shenandoah, Pa.	25,774	Webb City, Mo..	11,817
Pittsburg, Kan..	14,755	Sherman, Tex...	12,412	Webster, Mass..	10,210
Pittsburg, Pa...	533,905	Shreveport, La..	28,015	Weehawken, N.J.	11,228
Pittsfield, Mass.	32,121	Sioux City, Iowa.	47,828	West Chester, Pa	11,767
Pittston, Pa....	16,267	Sioux Falls, S.D.	14,094	Westfield, Mass.	15,000
Plainfield, N. J..	20,550	Somerville, Mass.	77,236	West Hoboken, N. J.	35,403
Plattsburg, N. Y.	11,138	South Bend, Ind.	53,684	West New York, N. J.	13,560
Plymouth, Mass.	11,200	South Bethlehem, Pa.	19,973	West Orange, N. J.....	10,980
Plymouth, Pa...	16,996	Southbridge, Mass.	10,210	Wheeling, W.Va.	41,641
Pomona, Cal....	10,207	South Omaha,Neb.	26,259	White Plains, N. Y.	15,949
Pontiac, Mich...	14,532	South Sharon,Pa.	10,190	Wichita, Kan...	52,450
Port Chester,N.Y.	12,809	Spartanburg,S.C.	17,517	Wilkes Barre, Pa.	67,105
Port Huron, Mich.	18,863	Spokane, Wash..	104,402	Wilkinsburg, Pa.	18,924
Portland, Me...	58,571	Springfield, Ill..	51,678	Williamsport,Pa.	31,860
Portland, Ore...	207,214	Springfield,Mass.	88,926	Willimantic, Conn.	11,230
Portsmouth, N.H.	11,269	Springfield, Mo..	35,201	Wilmington, Del.	87,411
Portsmouth, O..	23,481	Springfield, O....	46,921	Wilmington,N.C.	25,748
Portsmouth, Va.	33,190	Stamford, Conn.	25,138	Winona, Minn...	18,583
Pottstown, Pa..	15,599	Staunton, Va....	10,604	Winston Salem, N. C.....	22,700
Pottsville, Pa...	20,236	Steelton, Pa.....	14,246	Winthrop, Mass.	10,132
Poughkeepsie, N. Y.....	27,936	Steubenville, O..	22,391	Woburn, Mass..	15,380
Providence, R. I.	224,326	Stillwater, Minn.	10,198	Woonsocket, R.I.	38,125
Pueblo, Colo....	44,395	Stockton, Cal...	23,253	Worcester, Mass.	145,986
Quincy, Ill.....	36,587	Streator, Ill.....	14,253	Yonkers, N. Y..	79,803
Quincy, Mass...	32,642	Sunbury, Pa....	13,770	York, Pa.....	44,750
Racine, Wis.....	38,002	Superior, Wis...	40,384	Youngstown, O..	79,066
Raleigh, N. C..	19,218	Syracuse, N. Y..	137,249	Zanesville, O....	28,026
Reading, Pa....	96,071	Tacoma, Wash..	83,743		
Redlands, Cal...	10,449	Tampa, Fla.....	37,782		
Reno, Nev.....	10,867	Taunton, Mass..	34,259		
Rensselaer, N.Y.	10,711				
Revere, Mass....	18,219				
Richmond, Ind..	22,324				
Richmond, Va...	127,628				

THE BRITISH CENSUS OF 1911

The census of the inhabitants of England and Wales, Scotland and Ireland, the Isle of Man and the Channel Islands is taken in the first year of each decade. The enumeration is carried out by means of household schedules—a plan first adopted in 1841. In taking the census for England and Wales in 1911 the enumerators worked under the direction of the 2,009 local registrars, and these again under the direction of the 635 superintendent registrars. The 2,009 registration districts were subdivided into 35,000 enumeration districts.

By means of this machinery the total number of persons returned as living in England and Wales at midnight of Sunday, April 2nd, 1911, was 36,075,269. For Scotland, the total population was returned as 4,759,521; for Ireland, 4,381,951; and for the islands of the British seas—the Isle of Man and the Channel Islands—148,934, making a total population for the United Kingdom of 45,365,675. As regards increase of population there were great differences in the percentage of increase or decrease in England, Scotland and Ireland. In England and Wales, the increase was at the rate of 10·91 per cent., in Scotland it was 6·4 per cent. and in Ireland there was a decrease of 1·7 per cent. Even in England and Wales, however, the rate of increase was less than has been recorded in any decennial census since 1801. The following table gives the actual population and the rate of increase in England and Wales for the last 110 years:—

Year.	Population.	Rate of Increase.
1801	8,892,536	.....
1811	10,164,256	14·30
1821	12,000,236	18·06
1831	13,896,797	15·80
1841	15,914,148	14·27
1851	17,927,609	12·65
1861	20,066,224	11·90
1871	22,712,266	13·21
1881	25,974,439	14·36
1891	29,002,525	11·65
1901	32,527,843	12·17
1911	36,075,269	10·91

During the 110 years it will thus be seen that the population of England and Wales has more than quadrupled, and that, roughly speaking, there are now four persons to every one inhabiting the country at the opening of the nineteenth century.

The Excess of Females.

The number of schedules collected is roughly equivalent to the number of families. In 1911, the number in England and Wales was 8,018,857, as compared with 7,036,868 in 1901—an increase of 981,989, or 14 per cent., a larger increase in the percentage of families than in the percentage of individuals. Of the 36,075,269 individuals composing these 8,018,857 families, 17,448,476 were males, and 18,626,793 were females. This gives an excess of 1,178,317 females over males—an excess which would be greatly reduced if the English and Welsh members of the army and navy, and of the merchant service abroad, were included in the reckoning. The proportion of females to males in the population of England and Wales in 1801 was 1,057 to 1,000; it then declined census after census to 1851, when it stood at 1,042 to 1,000. After 1851 there was a change in the opposite direction, and up to 1901 there was a slight but continuous increase in the proportion of females to males. In 1911 the proportion was the same as in 1901—1,068 to 1,000, but when the large number of English soldiers, who were in South Africa in 1901, is kept in mind, it seems undoubted that there is a small actual increase in the proportion of females in the population as recorded in the census of 1911.

The Balance of Population.

The rate of increase of population depends on two factors—the balance of births over deaths, and the balance between outward and inward passenger traffic. The net gain of population in England and Wales by the balance of births over deaths, which had been 15·09, 13·97, and 12·39 in the three preceding decennial census periods, showed a change from this continuous decrease in the period 1901-1911. It was 12·44—a result due rather to the decrease in the death rate than to any improvement in the birth rate, which still continues to show a decline. The loss of population in the balance of passenger movement, which was over 164,000 in 1871-81, and 600,000 in 1881-91, fell to 68,000 in 1891-1901. In the last decennial period it rose again to nearly half a million persons. The following table gives particulars of the balance of population since 1871:—

Census year.	Enumerated population.	Actual inter-censal increase.	Natural increase.	Loss by balance of passenger movement.
1871..	22,712,266	.....	.....	.....
1881..	25,974,439	3,262,173	3,426,480	164,307
1891..	29,002,525	3,028,086	3,629,475	601,389
1901..	32,527,843	3,525,318	3,593,648	68,330
1911..	36,075,269	3,547,426	4,044,922	497,496

Rural and Urban Populations.

One of the features of the census of 1911 for England and Wales is a decline in the relative growth of the towns—especially of the larger towns—in proportion to the rural areas. Including the boroughs of London as one district, there are in England and Wales 98 towns with each a population of over 50,000. Of these 53 showed increases in excess of ten per cent., but it was noticeable that these were chiefly towns of small population and frequently towns of the nature of suburbs to larger cities. The greatest proportionate increase in England was in Southend-on-Sea, which may be counted as an Eastern suburb—newly developed—of London. There the population increased from 28,857 to 62,723, an increase of 117·4 per cent. The increase of the population of the whole of the 98 towns was, however, only 8·7 per cent. as compared with an increase of 10·91 for the whole of the country. Of the larger towns, Coventry showed the greatest increase, from 69,978 in 1901 to 106,377 in 1911, or 52 per cent.—an increase almost exclusively due to the development of motor car manufacturing in its area. The administrative county of London showed a decline in population from 4,536,267 in 1901 to 4,522,961 in 1911, a decrease of 0·29 per cent.; but greater London, which includes the London suburbs outside of the County of London, but within the districts of the City of London Police and the Metropolitan Police, showed an increase of 10·20 per cent.—from 6,581,402 in 1901 to 7,252,963 in 1911. Perhaps the greatest decrease in any area was in the City of London, the central square mile which includes the Bank of England and the Mansion House. Here the resident population declined from 26,923 in 1901 to 19,657 in 1911, a decrease of 26·89 per cent. A special Day Census was, however, taken of the City of London which showed that there entered daily into the City 1,077,155 persons and 94,095 vehicles. Pedestrians going into the city numbered 126,662; trains took in 342,451 passengers; motor vehicles conveyed 205,367, horse vehicles, 144,416; electric tramcars, 245,794; and bicycles, 12,505.

As regards the rural areas, in the decennial period from 1891 to 1901 the comparative increase of rural and urban areas was 2·9 per cent. and 15·2 per cent. For the ten years from 1901 to 1911 the rate of increase in the urban districts declined from 15·2 per cent. to 11·1 per cent., while the rate of increase in the rural areas rose from 2·9 per cent. to 10·2 per cent. These rates, however, represent an actual increase of 2,818,072 persons in the urban districts, and of 729,354 persons in the rural areas. Taking the urban and the rural districts as constituted at each of the four past census years: in 1881, 67 per cent. of the total population of England and Wales were dwellers in towns, and 33 per cent. were in the rural districts; in 1891 the percentages were 72 for the towns, and 28 for the country; in 1901, 77 for the towns and 23 for the country; and in 1911, 78 per cent. for the towns and 22 for the country.

Statistics of Parliamentary Representation.

In Great Britain there is no readjustment of Parliamentary constituencies after the taking of the census, the only Redistribution Act that has been passed by Parliament at Westminster since the Reform of 1832 being that of 1885. The number of members of the House of Commons from the 468 Parliamentary constituencies in England and Wales (not including the Universities) being 490, and the enumerated population in England and Wales being 36,075,269, an equal numerical distribution would give one member to 73,623 persons. The following table gives some idea of how far the actual representation departs from this average:—

Constituencies having the following population per representative.	Total Population.	Number of Electors.	No. of Constituencies.	No. of Representatives.
100,000 and upwards.....	11,275,644	1,901,703	83	86
90,000 and under 100,000..	3,119,909	542,727	33	33
80,000 and under 90,000...	4,060,866	676,600	46	48
70,000 and under 80,000...	3,952,368	695,037	50	53
60,000 and under 70,000...	4,729,832	843,859	70	73
50,000 and under 60,000...	4,828,431	918,794	85	88
40,000 and under 50,000...	2,739,796	531,274	57	60
30,000 and under 40,000...	824,607	151,350	20	23
20,000 and under 30,000...	398,674	73,133	16	17
10,000 and under 20,000...	125,485	22,251	7	7
Under 10,000 (City of London).....	19,651	30,988	1	2

Of the total population in England and Wales in 1911, 54·4 per cent. were resident in Parliamentary county constituencies, and 45·6 in Parliamentary boroughs, while the proportion of electors in these counties and boroughs were respectively 58·7 and 41·3 per cent. In 1891 there were only seven constituencies with populations exceeding 100,000. In 1901 there were 41, and in 1911 there were 83.

Census Figures for Scotland.

Scotland first ranked ahead of Ireland in population in the census of 1901. At the time the lead was very small, only 13,182, but at the census of 1911 the lead was greatly increased. Scotland gained 287,564 in her population between 1901 and 1911, and Ireland lost 76,824 in the same period. The figures for 1911 show that Scotland has at the present time a population greater than that of Ireland by 377,570. The need for Parliamentary redistribution in Scotland is obvious, when it is remembered that Scotland has 72 representatives in the House of Commons at Westminster, and Ireland, with her smaller population, has 103.

The total population of Scotland, as enumerated on the night of April 2nd, 1911, was 4,759,521, as compared with 4,471,957 in 1901. The returns for 1911 showed that there were in Scotland 144,239 more females than males, the figures being 2,307,641 males as against 2,451,880 females. As in the case of England, however, the addition of the men on foreign service in the army and the navy, and the fishermen and merchant seamen who were not enumerated would have gone far to redress the balance. The decennial increase in the Scottish population was 6·4 per cent., a smaller increase than in any decade since 1861. The total increase in the population of Scotland for the 110 years since the opening of the nineteenth century amounts to 3,151,025 or 195·9 per cent.

Changes of Population in Scotland.

The increase of population since 1801 has been very unevenly distributed. Twenty-nine of the counties have increased their populations—some by very large amounts, but four counties—Argyll, Berwick, Perth and Sutherland—have lost population, and have now fewer resident inhabitants than in 1801. The largest increases of county population during this period of 110 years are in Lanark, 1,299,421 or 879·8 per cent.; Edinburgh, 385,065 or 314·1 per cent.; Renfrew, 236,073 or 300·7 per cent.; Aberdeen, 190,285 or 157·1 per cent.; and Ayr 184,125 or 218·7 per cent. During the last decade there has been an increase of population in 18 counties and a decrease in 15 counties. The greatest increases in county population are found in Lanarkshire, 107,786; in Fife, 48,894; in Dumbarton, 25,966; and in Renfrew, 45,594. The greatest decreases of county population are in Inverness, 2,834; Orkney, 2,803; Argyll, 2,741; and Forfar, 2,663. Of the total population of Scotland, 3,139,824 lived in the burghs, and 1,619,621 in the portions of the country outside the burghs. This comparison however, does not exactly define the urban from the rural population, for some burghs in Scotland are so small as to be practically rural and some communities outside burgh limits are practically urban.

Large Towns in Scotland.

There are 18 burghs in Scotland with populations of over 30,000, as compared with 15 in the census of 1901. Four towns have each a population of over 100,000. These are Glasgow, with 784,455, an increase since the last census of 1·1 per cent.; Edinburgh, with 320,315, an increase of 0·9 per cent.; Dundee, with 165,006, which has increased 1·2 per cent.; and Aberdeen, with 163,084 inhabitants, an increase of 6·2 per cent. The towns which have lost in population since 1901 are Inverness, Abroath, Howick, Montrose, Forfar, Rothsay, Hellensburgh, Kirkcudbright and Wigtown. The greatest disappointment with the results of the census was experienced at Edinburgh and Dundee. Around Edinburgh, for the first time in 50 years, the growth of population has been checked. With one exception there had been no decade since 1851 when the population of Edinburgh did not increase by at least 26,000. In the census the increase for the whole city was only 2,780, and in five of the districts there was an actual decrease. The population of Dundee stands at 164,616, compared with 160,904 ten years ago, an increase of 3,712; but during this period Dundee has included the suburban area of Downfield in her burgh limits. But for this extension of territory the population of Dundee would have remained practically stationary, and Dundee would have to take fourth place in the cities of Scotland, ranking after Aberdeen whose population increased during the decennial period from 143,722, in 1901, to 163,084, in 1911.

The Population of Ireland.

According to the enumeration made on April 2nd, 1911, the population of Ireland is 4,381,951 persons—2,186,804 males and 2,195,147 females. These figures show a decrease since 1901 of 76,824 persons, or 1·7 per cent. The decrease in males was 0·6 per cent., and in the number of females 2·8 per cent. The following table gives the population of Ireland by Provinces, showing the increase or decrease in each. It will be seen that only in Leinster, the Province in which Dublin is situated, has there been an increase, and that even in Ulster, in spite of a gain of 10·4 per cent. for Belfast, there has been an actual decrease in population.

Province.	1910.	1911.	Increase or Decrease.	Rate per cent.
Leinster....	1,152,829	1,160,328	+7,499	-·07
Munster....	1,076,188	1,033,085	-43,103	-·40
Ulster.....	1,582,826	1,578,572	- 4,254	-·03
Connaught.	646,932	609,966	-36,966	-·57
Total....	4,458,775	4,381,951	-76,824	-1·7

The decline in population in Ireland is not a new thing. It has been going on steadily since 1841, and as a matter of fact the decrease is so comparatively small for the decade 1901-1912, that it may mark the turning point, and the next census may show an arrest of the decline if not an actual gain in population. The following table shows the population since 1841:—

1841.....	8,196,597
1851.....	6,574,278
1861.....	5,798,967
1871.....	5,412,377
1881.....	5,174,836
1891.....	4,704,750
1901.....	4,458,775
1911.....	4,381,951

NEWFOUNDLAND

In the year 1654 the first estimate of the resident population of Newfoundland was made. At that time there were supposed to be about 1750 persons living on the island. In 1680 this had increased to about 2280 besides 4000 men engaged in the fisheries from the West of England. The population has grown steadily from that time, and in 1911 the population, including the population of Labrador, was estimated at 240,000.

The following table will show the number of Protestants and Catholics according to the census returns beginning with the year 1845:

	Year	Protestants	Roman Catholics
	1845	49,505	46,983
	1857	67,743	57,214
	1868	85,496	61,040
	1874	97,057	65,317
	1884	122,259	75,330
(Including Labrador)	1891	127,947	72,696
" "	1901	144,995	75,989
Estimated	1911	160,000	80,000

The Census returns for 1901 show tne number engaged in the following occupations:

Clergymen	243
Teachers	789
Lawyers and Doctors	138
Merchants and Traders	1,040
Office and Shop Hands	2,353
Government Service	739
Catching and Curing Fish:	
Males	41,231
Females	21,443
Farmers	2,475
Fishers and others who cultivate land	40,438
Mechanics	3,111
Lumbermen	1,408
Miners	1,576
Factory Hands	1,626
Employed otherwise	11 639

THE FISHERIES

The chief industry of the people of Newfoundland and the chief contributor to the prosperity of the country is the fisheries. The fishery products form about 80 per cent of the exports of New-

foundland as shown by the returns for the fiscal year 1909-10. The total value of these exports, was $9,572,962.00, divided as follows:

Codfish (dried)	$7,307,778
Codfish (otherwise)	38,158
Herring	302,355
Salmon	69,850
Lobsters	337,835
Other Fish	60,599
Cod Oil	379,013
Seal Oil	459,814
Seal Skins	460,220
Whale Oil	147,340

As will be seen by the above figures codfish is by far the most important part of the fishing industry. The annual export of codfish from Newfoundland is said to average 1,500,000 quintals, while the annual catch of codfish in North American waters equals about 4,000,000 quintals. In 1908 the export of Newfoundland totaled 1,732,387 quintals.

Southern Europe, Brazil and the West Indies are the chief buyers of the codfish products.

IMPORTS

Newfoundland imports from Great Britain in 1890 were valued about $2,500,000 and about $2,900,000 in 1910, forming only 22 per cent of the imports of the island in 1910, as compared with 32 per cent from the United States and 30 per cent from Canada. In other words, her imports from Great Britain annually amount to a little over $2,500,000 and from Canada and United States each about $4,500,000, and from the rest of the world $700,000, of which amount about $300,000 is for sugar and molasses from the West Indies.

About one-half the importations from Canada and United States are what may be classed natural products and articles as—provisions, grain, feed, coal, etc., so that only one-half of the importations from Canada and United States are manufactured articles, while the importations from Great Britain are almost entirely manufactured articles. The following comparative tables give the principal manufactured imports for the years 1905 to 1910:

The Game Laws of Newfoundland.

Caribou or Deer.

Sec. 3.—No person shall hunt, kill or pursue with intent to kill, any moose or elk within this Colony, at any time before the 1st day of January, 1912. Maximum penalty $200 or three months' imprisonment.

6.—No person shall hunt, kill or pursue with intent to kill, any caribou from the 1st day of February to the 31st day of July in any year, both days inclusive, or from the 1st day of October to the 20th day of October in any year, both days inclusive.

7.—No person other than a licensee under this Act shall, during the time by this Act allowed for killing caribou, kill or take more than two stag and one doe caribou in any one year.

10.—No person not actually domiciled in this Colony shall hunt, kill or pursue with intent to kill, in any season any caribou without having first procured a license for the season, nor shall more than one license be granted in any one year to any one person.

11.—Such licenses to hunt caribou shall only be issued by a Stipendiary Magistrate, a Justice of the Peace, or the Department of Marine and Fisheries. A fee of $1 for each license shall be paid to the person issuing same.

13.—Any person not domiciled in this Colony shall be entitled to hunt, kill and pursue with intent to kill, caribou on taking out a license, for which a fee of $50 shall be paid, and such license shall entitle the holder thereof to kill not more than three stag caribou. Licenses may be issued to Officers of His Majesty's Ships of War employed on this station for the Fisheries Protection without payment of any fee upon application to the Minister of Marine and Fisheries.

14.—Licenses shall be issued to all guides by any of the persons named in Section 11, but the fee of $1 in the said section mentioned shall not be charged. Every non-domiciled guide shall pay for such license a fee of $50. Every applicant for such license shall make oath or affirmation that he will use his best endeavours to have the provisions of this Act carried out, and that whenever any breach thereof may occur he shall forthwith report the same to the nearest Magistrate, Justice of the Peace or Warden, with a view of prosecuting the offender to conviction.

15.—No person holding a license to hunt, kill or pursue caribou shall employ as a guide, valet, or personal servant, laborer or bearer in a hunting expedition any person who has not obtained a license under the next preceding section.

16.—Any person obtaining a license to hunt, kill or pursue caribou shall make oath or affirmation before the person granting the said license that he will not violate or permit the violation of any portion of this Act.

17.—No person holding a license to hunt caribou shall kill or take more stag caribou than the number indicated by his license, and no member of a hunting expedition, whether a guide, bearer or laborer, or otherwise in the employ of the holder of such license, shall kill any caribou other than under the said license, and as a part of the number indicated therein.

18.—It shall be the duty of the holder of a license to hunt, kill or pursue caribou to return his license at the expiration thereof to the Magistrate or other person authorised to issue the same with a statement thereon in writing under oath or affirmation specifying the number of caribou killed by him and his party under the said license.

19.—Save as provided in this Act, no person shall export the antlers, heads or skins of any caribou, nor shall the owner, master, officers or crew of any vessel permit the exportation therein of any such antlers, head or skin, or any part thereof, save as provided and under a permit of a Customs officer. Penalty $500 or six months' imprisonment.

20.—If any master, owner, or officer, or any one of the crew of any vessel shall be convicted of a violation of the last preceding section, he shall, upon such conviction, be liable for every such offence to a penalty of $500 or six months' imprisonment, and such penalty shall constitute a claim against the said vessel, and become a lien thereon, and may be collected and enforced by the seizure, confiscation and sale of the said vessel, despite any change of registry or ownership between the date of the offence and the seizure of the vessel.

21.—Any person holding a license to hunt, kill or pursue caribou under this Act may export the carcasses, antlers, head or any part of any caribou killed under the said license, upon entering the same at the Custom House for exportation and receiving a permit therefor. Such person shall make oath or affirmation, specifying the articles which he intends to export, and that the same are portions of caribou killed under license held by him, and stating the name of the person from whom he obtained the said license, and the date thereof, and that the articles about to be exported are not being exported as articles of commerce, and he shall thereupon pay a fee of 50 cents to the officer of Customs before whom such export entry is made, which fee the said officer is hereby authorised to retain. Such affidavit or affirmation shall be forwarded to the Department of Marine and Fisheries.

22.—No person holding a license to hunt, kill or pursue caribou under this Act shall export from this Colony the carcasses, heads, or antlers of more than three stag caribou.

23.—Any person not holding a license to hunt, kill or pursue caribou, but who is domiciled in this Colony, may export the antlers, heads or skins of caribou upon entering the same for exportation at a Customs House in the Colony, and receiving a special permit therefor. Such permit shall not be granted except upon an affidavit made before the Customs officer to whom application for a permit is made, stating the

name of the owner of the articles to be exported, their destination, and the person from whom and place where obtained, and that the same are not being exported as an article of commerce. Such affidavit shall be transmitted by the officer of Customs to the Department of Marine and Fisheries.

24.—Any person who shall put up the flesh of caribou in cans or tins or other packages shall be liable to a penalty not exceeding two hundred dollars, or, in default thereof, to imprisonment for any period not exceeding three months.

25.—Any flesh of caribou found put up in cans, tins or other packages may be seized, and may be destroyed by the order of a Justice of the Peace.

26.—It shall not be lawful for any person to purchase, or to receive in exchange, from any other person, any venison or any portion of the flesh of caribou, at any time between the first day of January and the thirty-first day of July in any year, and any person offending against the provisions of this section shall be liable to a penalty not exceeding two hundred dollars, or, in default, to imprisonment for any period not exceeding three months.

27.—If any Customs officer is informed or becomes aware that any antlers, heads or skins of caribou are being exported except by a person who has complied with the provisions of this Act in all respects, it shall be the duty of such officer to seize the said antlers, heads or skins, or any portion thereof, and to make complaint before a Stipendiary Magistrate or Justice of the Peace that a violation of this Act has been committed.

28-29.—All persons are prohibited from setting any snare, trap or pit for the destruction or capture of, or killing or pursuing with intent to kill any caribou.

(*a*) With dogs ; or

(*b*) With hatchet, tomahawk, spear, machine, contrivance or weapon, other than firearms loaded with ball or bullet ; or

(*c*) While swimming or crossing any pond, lake, stream, river or watercourse.

No person is allowed to hunt or kill caribou within the area as hereafter described, that is to say :—

Commencing one and a-half miles south of Grand Lake Station, on the shores of the lake, to a point at the same distance from the railway at Howley ; thence to Goose Brook, one and a-half miles from the railway line ; thence east to the railway line near Kitty's Brook Falls ; thence northwardly six and a-half miles ; thence to a point at Junction Brook, three miles north of Grand Lake Station ; and thence southwardly along the course of the brook and shore of the lake to the place of commencement.

All fines and penalties under this Act shall be sued for and recovered in a summary manner on information or complaint before a Justice of

the Peace by any person who shall inform and sue for the same; and one-half of all fines and forfeitures imposed shall be awarded to such complainant who shall prosecute the offender to conviction.

Any person who shall violate any section of this Act for which no penalty is herein provided shall be liable to a fine not exceeding $200, and in default of payment to imprisonment for any period not exceeding six months.

Birds and Wild Rabbit or Hare.

No person shall hunt, kill, purchase or have in his possession any ptarmigan or willow-grouse, commonly called partridge, or the eggs of any such birds within this Colony between the 15th day of December and the 20th day of September in any year under a penalty of not exceeding one hundred dollars, or imprisonment not exceeding three months. Provided it shall not be held unlawful to sell, etc., or have possession of such birds where the party shall prove that the said birds were killed between the 20th day of September and the 15th day of December in any year.

It shall be unlawful for any person to export from this Colony for sale as an article of commerce, any willow or other grouse or partridge, under a penalty of five dollars for each bird so exported.

No person shall hunt, etc., sell, purchase or have in his possession any curlew, plover, snipe or other wild or migratory birds (except wild geese) or eggs of any such birds within the Colony between the 15th day of December and the 20th day of September in each year, under a penalty of not less than $25.00 nor exceeding $100.00, or in default of payment, of imprisonment not exceeding three months.

No person shall trap or snare any wild Rabbit or Hare between the 1st day of March and the 20th day of September in any year under a penalty of not less than $25 and not exceeding $100, or imprisonment not exceeding three months.

Any person except a traveller on a journey found on Sunday carrying firearms, shall be subject to a fine not exceeding forty dollars, and in default of payment, to imprisonment for a period not exceeding one month.

Any person, except a traveller on a journey, found on the shooting grounds carrying firearms with or without dogs between the fifteenth day of December and the first day of October, where such game is known to frequent shall be subject to a fine not exceeding fifty dollars, and in default of payment, to imprisonment for a period not exceeding one month.

No person shall hunt, kill, wound, take, sell, barter, purchase, receive or give away, or have in his possession, any Capercailzie or Black Game, or the eggs of any such birds within this Colony, at any time from the

12th day of October, 1907, to the 12th day of October, 1917, under a penalty not exceeding one hundred dollars and costs, and in default of payment, to imprisonment not exceeding two months.

The following description of the birds is published for general information : The Capercailzie Cock is a large bird weighing from seven to twelve pounds, of dark blue plumage, but white from the crown downwards and with white spots on the upper wing coverts. The Black Cock which is larger than the Partridge, is also of dark blue plumage, with white feathers under the tail and wings. The hens of both species are colour of the local Partridge in early summer—a light brown.

Nothing contained in these Rules and Regulations shall extend to any poor settler who shall kill any birds (except those prohibited for a term of years from being killed) for his immediate consumption or that of his family.

Otters, Beavers and Foxes.

No person shall hunt beavers or export beaver skins till October 1st, 1913.

No person shall, in any year, take, kill, wound or destroy any otter or beaver between the first day of April and the first day of October, under a penalty of twenty-five dollars or imprisonment not exceeding one month.

Any person who shall purchase, receive or have in his possession any skin or carcass of a beaver killed or taken in violation of the law, shall be liable to a penalty for a first offence, not exceeding two hundred dollars or in default, imprisonment not exceeding two months ; and for a second offence shall be imprisoned for six months with hard labor.

Possession of a carcass or skin of a beaver shall be *primâ facie* evidence of a violation of this Act.

No person shall hunt foxes from March 15th to October 15th in any year.

Trout and Salmon.

No person shall catch, kill, capture or take any salmon, trout or inland water fishes in any river, stream, brook, pond, lake or estuary in Newfoundland by any other means except rod, hook and line.

No person shall by spearing, sweeping or hauling with any net or seine, take or attempt to take any salmon, trout or inland water fish, and the use of lime, explosives or other deleterious compounds for killing or catching fish of any description is prohibited.

In every mill-dam, rack or framework erected or built across any pond, lake, river, brook or stream where salmon and trout have been known to enter, there shall be put a proper pass-way or fish-ladder not less than four feet in width, capable of allowing salmon or trout of any size to enter the waters above. Any logs or timber of any description which may be so

placed as to impede the passage of salmon or trout in a river or stream shall be instantly removed, and no sawdust or mill rubbish of any kin shall be cast into any pond, lake, river, brook, stream or watercourse.

No person shall catch, kill or take any salmon or trout in any river, brook, stream, pond or lake in this Colony between the 15th September and the 15th January next following in any year.

No person shall buy or sell or have in possession any salmon or trout which have been taken contrary to these rules, and every salmon or trout so taken may be forfeited to the complainant by any Justice.

No person not being a resident of this Colony or its dependencies or not having a fixed place of domicile therein shall take or fish for any salmon, sea-trout, ouananiche, trout or charr, or any fish inhabiting or resorting to the inland waters or estuaries of this Island or its Dependencies, unless such person shall first have taken out and obtained an Inland Fishery License. Provided, nevertheless, that this section shall not apply to officers of His Majesty's ships upon service on or visiting this station.

The conditions on which the said license is granted shall be :—

(*a*) That the licensee shall in all respects conform to the laws of this Colony, and especially to the Statutes and the Rules and Regulations of the Board having reference to the taking of fish in inland waters, and shall do all in his power to prevent the infraction of such laws, rules and regulations, and to promote the protection of the Inland Fisheries; (*b*) That he shall pay to the Board or its authorised Agent the sum of ten dollars as a fee for said license; (*c*) Upon proof to the satisfaction of the Board that such licensee has been guilty of any violation of the law the Board may declare the said license to be cancelled, and the said licensee is thenceforth deprived of all rights and privileges under the same.

Fire Patrol Regulations.

The Government has appointed a Chief Woods Ranger and Fire Wardens for the better protection of the game forests. His duties are, n part :—

(1) To periodically travel over all woodlands, whether belonging to the Crown or private owners under lease from the Crown.

(2) To trace the origin of every woods fire and fully report same to the Government.

(3) To act in the capacity of an officer for the enforcement of the game laws of the Colony.

(4) To see that the following notice is conspicuously displayed :— "Camp-fires must be totally extinguished before breaking camp, under penalty of not to exceed twelve months' imprisonment or $400 fine, as provided by law."

The Government of Newfoundland having leased to the Anglo-Newfoundland Development Company certain and land water areas

situate in the districts adjoining Red Indian and Victoria Lakes, tourists and sportsmen will please note that, before entering upon the lands of the Anglo-Newfoundland Development Company — whose lands extend along the line of railway from Grand Falls to Gaff Topsails (Summit), inclusive—it will be necessary to first take out a permit, which can be obtained by applying to the Company's headquarters at Grand Falls. It is also required by the terms of the contract arranged with the Government, that "Every tourist or party of tourists shall be required to employ one at least of guides or fire wardens employed by the Anglo-Newfoundland Development Company, as guide at the usual fees when entering on the lands of the said Company."

Customs Regulations.

When Tourists, Anglers and Sportsmen arriving in this Colony bring with them Cameras, Bicycles, Angler's Outfits, Trouting Gear, Fire-arms and Ammunition, Tents, Canoes, and Implements, they shall be admitted under the following conditions:—

A deposit equal to the duty shall be taken on such articles as Cameras, Bicycles, Trouting Poles, Fire-arms, Tents, Canoes, and Tent equipage, A receipt (No. 1) according to the form attached shall be given for the deposit and the particulars of the articles shall be noted in the receipt as well as in the marginal cheques. Receipt No. 2 if taken at an outport office shall be mailed at once directed to the Assistant Collector, St. John's, if taken in St. John's the Receipt No. 2 shall be sent to the Landing Surveyor.

Upon the departure from the Colony of the Tourist, Angler or Sportsman, he may obtain a refund of the deposit by presenting the articles at the Port of Exit and having them compared with the receipt. The Examining Officer shall initial on the receipt the result of his examination and upon its correctness being ascertained the refund may be made.

No groceries, canned goods, wines, spirits or provisions of any kind will be admitted free and no deposit for a refund may be taken upon such articles.

DRAINAGE

Few public Acts of the Province of Ontario have undergone such frequent and extensive alterations as the **"Municipal Drainage Act."** The present Act is to be found in the **Revised Statutes of Ontario for 1914 as chapter 198.** This statute is the final outcome of many years of litigation and legislative experiment. Those who draw up Acts of Parliament, knowing themselves what the meaning is intended to be, are apt to forget that those who have to construe the Act do not know what was in the mind of the draftsman. Still it is the duty of the **Courts** to give effect to the language used in the statute, and not to adjudicate away any part of it, merely because it may seem to be needless. Judges have frequently said that these drainage Acts ought to be liberally interpreted. They have declined to set aside or declare inoperative drainage by-laws, merely because of a failure to observe some of the directory provisions of the Act, where the omission had not affected the result, and the **mistake or omission was made in perfect good faith, and with the honest purpose of obeying the law, although unintentionally deviating from its strict formalities.** Unless there has been a clear departure from the essential provisions of the statute, the Courts will **sustain the by-law.** The powers of supervising the inception, construction and operation of such works has been intrusted almost exclusively to the **local municipalities affected thereby.** Chancellor Boyd in one case said, "In matters of drainage, the policy of the Legislature is to leave the management largely in the hands of the localities, and the Court should be careful to refrain from interference, unless there has been a **manifest and indisputable excess of jurisdiction,** or an **undoubted disregard of personal rights."**

The Ontario Municipal Drainage Act provides, that upon the **"petition"** of a **majority** in number of the resident and non-resident owners, as shown by the last revised assessment roll, of the lands to be benefited in any area as described in such petition, within any township, incorporated village, town, or city, presented to the municipal council thereof, for the drainage of the area described in the petition,

by means of a drainage work, that is to say, by the construction of a drain or drains, the deepening, straightening, widening, clearing of obstructions, or otherwise improving of any stream, creek or watercourse, etc., the council may procure an engineer or land surveyor to make an examination of the area to be drained, etc., and to prepart a **Report** with plans, specifications and estimates of the work, and to make an assessment of the lands and roads, within the said area, to be benefited, and of any other lands and roads liable to be assessed, stating as nearly as may be the proportion of the cost of the work to be paid by every road, lot, or portion of lot, for benefit, for outlet liability, and for relief from injuring liability, etc. **The Act gives a form of "petition" to be used.** The engineer or surveyor in assessing the lands to be benefited or which are liable to assessment is authorized to place the assessment upon the whole lot, or upon the part of the lot to be affected by the work. When required by the council, the engineer or surveyor shall make plans and specifications and detailed **"estimates"** of the work to be constructed. He shall also determine in what manner the material taken from such work, either in the construction or repair thereof, shall be disposed of, and the amount to be paid to the respective persons entitled, for damages to lands and crops occasioned thereby, and shall include all such sums in his **"estimate"** of the cost of the drainage work, or of the repairs as the case may be. **Any owner of land affected by the drainage work may, if dissatisfied with the report of the engineer, appeal therefrom to the "Drainage Referee."** A notice of the appeal must be served upon the head of the council, and the Referee may hear and determine the appeal in a summary manner, either on his own view of the premises, or after hearing the parties and their witnesses; and may make such order as to him seems just. Upon the filing of the engineers **"Report,"** each of the parties interested must be notified by the clerk of the amount of the **assessment against each of them.** The report of the engineer or surveyor must be filed within **six months** after the filing of the petition. As soon as the engineer or surveyor has completed his report, plans, specifications, assessments and estimates, he is required to file the same with the clerk of the municipality, and the clerk must notify

all parties assessed within the area described in the petition, **by mailing** to **the owner** of every parcel of land assessed, a **circular or a post card** upon which shall be stated the date of the filing of the report, the name of the drainage work, its estimated cost, the owners' lands and their assessment, and the date of the meeting of the council at which the report will be read and considered. At the meeting of the council an opportunity is given to any person who signed the petition to **withdraw from it,** by putting his withdrawal in writing, signing the same and filing it with the clerk. And any persons present who have not signed the petition may be allowed to do so. The council then passes a by-law or by-laws based upon the petition and report and the assessment, providing for the construction of the proposed drainage work, or a portion thereof as the case may be, and for borrowing so much money on the credit of the municipality as may be sufficient to pay for the construction of the work, and for issuing debentures of the municipality payable within twenty years to the requisite amount, and for assessing and levying upon the lands to be benefited by the work, a sufficient sum annually to redeem the debentures. **The statute gives the form of the by-law to be passed by the municipality. The by-law is required to be published.** The council appoints five of its members to constitute a "Court of Revision," to hear all complaints with regard to owners wrongfully assessed, or omitted from the assessment, or assessed at too high or too low an amount. **There may be an appeal from the Court** of Revision to a Judge of the County or District Court in which the municipality is situated, and the Judge is required to deliver his judgment not later than **thirty days** after the hearing of any such complaint. Any debentures issued and sold to provide money for the construction or repair of any drainage work shall be good in the hands of the purchaser, and shall be binding upon the corporation issuing them, to the extent of the money actually advanced, provided no application to quash the by-law is made within six weeks from the final passing thereof. Any by-law passed by the council for such purpose, which does not produce sufficient funds to complete the work, or to pay the cost thereof, or for the redemption of the debentures authorized to be issued, may from time to time be

amended by the council, and further debentures may be issued under the amending by-law, in order to fully carry out the intention of the original by-law. Any drainage work, constructed under a by-law of any municipality, must after the completion thereof be maintained by the municipality. The assessments to be made for repairs to any such work may be varied from time to time on the report of the assessment engineer appointed by the council. Any work so constructed may be deepened or extended as necessity may require. And any person or municipality interested in a drainage work, whose property is **"injuriously affected"** by the work or by the defective condition of the work, may serve a notice in writing upon the municipality whose duty it is to maintain and keep it in repair; and the municipality may be compelled by **"mandamus,"** issued by the Referee or by any other Court of Competent jurisdiction, to perform the duties and to exercise the powers conferred upon it by the **Drainage Act.** Persons who cause obstruction to such drains may be compelled to remove the obstruction and make repairs. Any council may by by-law appoint an **"inspector of drains."** As between landlord and tenant, an agreement by the tenant to pay rates and taxes in respect of the lands occupied by him shall not include the charges and assessments for any drainage work, unless such agreement in express terms so provides.

"The Land Drainage Act" of the Province of Manitoba provides for the construction of all such drains by the **Provincial Government.** The government can take the initiative, but the property owners may petition against the work. Whenever the government deems it for the public benefit to drain, reclaim or render fit for occupation and cultivation any lands in the province, the government may organize such territory into a **"drainage district,"** and may appoint a competent engineer to make a survey and examination of the land sought to be reclaimed, with a view of ascertaining the probable cost thereof and whether the work, if performed, would be a public benefit. When the engineer has examined the land and made his report to the **Minister of Public Works** accompanied by accurate maps, plans, profiles, etc., and a description of each parcel of land to be benefited, the

Minister of Public Works may submit the same to the government for its determination as to whether the work shall be undertaken.

If the government think it advisable to undertake the work, public notice is given by the Department of Public Works, describing the land, and the estimated cost of the drainage works proposed to be undertaken, and the assessment and levy against each parcel of the lands to be benefited thereby.

Unless a majority of the owners of the property affected, representing at least one-half in value thereof, send in a petition to the Minister of Public Works against the same within one month after the publication of the said notice, the work may thereafter be undertaken by the Public Works Department. But if a majority of the owners of the real property affected, representing at least half in value thereof, petition the Minister within one month against the proposed work, the same shall not be proceeded with. If no such petition is presented, a statement is prepared showing the estimated cost of the work, a description of the land, and the amount that each lot or parcel will be liable for, etc., and designating the lands included in the drainage area as "Drainage District No. ——." Debentures may then be issued for the amounts required, to run not less than **twenty** years nor more than **thirty-five years.** These debentures form a lien upon the lands to the amount for which each parcel is assessed. **The drains when completed must be maintained and kept in repair by the several municipalities in which they are located.**

In British Columbia there are drainage provisions contained in the Consolidated **"Municipal Clauses Act."** These provide that it shall be lawful for the municipal council of any municipality to borrow money upon the credit of the municipality for the purpose of constructing local drainage or dyking works. Upon receipt of a petition signed by a majority in number of the persons shown by the last revised assessment roll of the municipality to be owners of land situated within such portion of the area of the municipality as is specified and described in the petition, and also showing that the petitioners are the owners of assessed lands

of more than one-half of the value of the whole assessed lands within the area described, the council may procure an engineer or practising land surveyor to make an examination of the lands to be drained or dyked, or of the stream or watercourse proposed to be deepened, or straightened, or from which it is proposed to remove obstructions, or of the lake or pond, the waters of which it is proposed to lower; and may procure plans and estimates to be made of the cost of the proposed work, and an assessment to be made by such engineer or surveyor of the lands to be benefited thereby, stating the portion of benefit to be derived therefrom, by each portion or parcel of land lying within the area, and may, if it be deemed necessary or expedient, thereupon pass a by-law or by-laws to construct or carry out the proposed work or any part thereof. These **"clauses"** contain provisions with regard to the determining of the assessments, the form of the by-laws, the hearing and settling of complaints, by the Court of Revision, the issue of debentures, and other matters, similar to the provisions contained in the Ontario Municipal Drainage Act.

In the Province of Saskatchewan the Drainage Act is similar to that of the Province of Manitoba. The proceedings for the drainage of any particular area are instituted and carried out by the Public Works Department of the province, upon the petition by a majority of the property owners. But the drains when completed must be maintained by the municipalities.

In the Province of Alberta, the Minister of Public Works may, when he deems it necessary to construct any ditch in the Province, appoint an engineer to make an examination or survey of the locality or district, with a view of determining the feasibility and cost of the construction of such ditch. The engineer thereupon makes an examination of the district and reports to the Minister, showing by reference to a map or plan the physical features of the locality, and where the ditch should be located, and the cost thereof, and the proportion of the cost to be assessed against every parcel of land to be benefited. The notice of the determination of the Department to proceed with the construction of the ditch

must be published and must state where a copy of the engineer's report may be inspected. Any person affected by the assessment may file with the clerk of the District Court a Notice of Appeal from such assessment, stating the grounds of appeal, and the name and the post office address of the appellant. **The District Judge** hears all such appeals at the time and place appointed, and the appellants are notified to attend at the Court. The Minister of Public Works may make such arrangements as he may think proper for the construction of any **"Government ditch."** Any owner of land who receives no benefit from the ditch has a right to apply for compensation in the same way as if his lands had been taken for any public work, etc. The Minister is authorized to make such provision as he may think necessary for the maintenance and repair of any Government ditch, and the cost thereof shall be apportioned in the same manner as for the construction of any such ditch, etc.

The Ditches and Watercourses Act of the Province of Ontario.

This Act does not affect the Acts relating to Municipal or Government Drainage Works. It is intended to be made use of in, and to afford the necessary authority for, the construction of **comparatively short** and **inexpensive drains,** which will carry the surplus water to a sufficient outlet without injury to neighboring lands. **It does not authorize the construction of drains which will affect large areas,** or which **may involve the expenditure of large sums of money.** The powers conferred are adapted to assist in the construction of such drains as are projected primarily for the relief of the owner who initiates the proceedings. They are therefore local and semi-private in character and only affect a few neighboring proprietors. An owner of land requiring drainage is authorized to set the act in operation on his own initiative, by serving notice upon the neighboring landowners whose lands will be entered upon or benefited by the construction of the ditch. If an agreement is arrived at, the Act makes it binding and provides a method for enforcing it against any of the parties to the agreement. The ditch may be dug by the parties interested, each completing his

own portion of the work, without any interference by or assistance from the municipality, except where the municipality is a necessary party to the agreement. It is only in cases where no agreement is arrived at, that the municipal engineer is called in to determine the rights of the parties and supervise the doing of the work. The engineer does not act as the representative of the council, but only on behalf of the landowners affected. He does not make his report to the council, and the council has no authority to determine whether the work should be proceeded with or not. Consequently the municipality is not liable for any compensation or damages arising from the carrying out of the engineer's award. The assessments made under The Ditches and Watercourses Act are in the first instance for labor and material, to be furnished by each of the parties interested in or benefited by the ditch. It is only in the event of an owner making default and failing to complete the share allotted to him within the time limited that the Act authorizes the letting of the unfinished portion by contract, and the cost is thereupon charged against the land of the owner who has made default. **The Ontario Ditches and Watercourses Act was revised and consolidated in 1912.** It says, "The owner of land who requires the construction of a ditch thereon, may serve upon the owners or occupants of the other land to be affected a notice in writing signed by himself, naming a day and hour and also a place convenient to the site of the ditch at which all the owners are to meet, and estimate the cost of the ditch and agree if possible upon the apportionment of the work, and supply of material for construction among the several owners according to their respective interests therein, and settle the proportions in which the ditch shall be maintained. **The notice must be served not less than twelve clear days before the time named for the meeting.** Any owner of land who has been served with such notice may within five clear days after service of the notice on him apply to the Judge to set aside the proceedings on the ground that the person who served the notice is not the owner, etc. If an agreement is arrived at by the owners, it is put into writing and signed by all the owners, and filed with the clerk of the municipality. The

Conditional Sales Act requires that the agreement shall be meeting may be adjourned for the purpose of adding other parties. If the parties cannot arrive at an agreement, the person requiring the ditch may file with the clerk of the municipality a requisition naming all the several parcels of land that will be affected by the ditch, and requesting that the engineer shall appoint a time and place in the locality at which he can attend and make an examination. The clerk thereupon notifies the engineer. The engineer fixes a day and place, and the clerk thereupon notifies the owner who made the requisition, and he is required to notify all the other parties at least four clear days before the time appointed by the engineer," etc.

CONDITIONAL SALES

Where the "possession" of goods is delivered to the proposed purchaser on condition that the "ownership" is to remain in the seller, until payment of the purchase price, or part of it, has been completed, the transaction is called a "conditional sale." Such transactions are evidenced by an agreement in writing called a **"receipt note,"** a **"hire receipt,"** or **"sale agreement,"** or it may be called by any other name. Such agreements usually provide (1) that the proposed purchaser to whom the possession of the article is delivered, shall pay for the same by regular monthly or quarterly payments, and that the **"ownership"** of the goods shall remain in the vendor, until the goods are paid for. (2) That in default of payment of any instalment, the owner shall have the right (a) to retake possession of the article, and treat the payments made as a monthly or quarterly **"rent"** for its use, and to retain possession until he recovers payment of the balance of the price, (b) to treat all of the instalments as having become due, and to sue for the whole balance remaining unpaid, (c) to resell the article at whatever price he can obtain for the same, and to charge the original purchaser with the deficiency in price, if any, and with the costs of taking possession and resale. All conditional sale agreements are not alike, each company has its own form, but most of them contain the provisions above mentioned or some of them. **In the Province of Ontario, the**

in writing and "signed by the purchaser" or "hirer," or by his agent; and that a true copy shall be "filed" in the Office of the County or District Court in the County or District "where the purchaser or hirer resided" at the time of the sale, otherwise the contract shall be invalid as against any person who purchases the article from the person in whose possession it is, without notice, in good faith, and for valuable consideration. The copy of the contract must be so filed within "ten days" after its execution. As between the immediate parties to it, the contract is valid without filing a copy.

The Ontario Act further provides that where the delivery is made to a "trader" or other person "for the purpose of resale" by him in the ordinary course of his business, he shall be deemed the owner of the goods, if the provisions of the Act are not complied with. But where the trader or other person resells the goods in the ordinary course of his business, the "property in and ownership of the goods" passes to the purchaser, notwithstanding that the provisions of the Act have been complied with. Registration is not required where the contract is in respect of manufactured goods, including pianos, organs or other musical instruments, which at the time possession is delivered have the name and address of the seller or lender painted, printed, stamped or engraved thereon, nor to a contract respecting household furniture other than pianos, organs, etc. The seller or lender must "deliver a copy of the contract to the purchaser" or hirer within twenty days after the execution thereof.

The seller or lender is required to furnish to any proposed purchaser or to any other person interested, who makes a request in writing, within "five days" after receiving such request, particulars of the amount remaining due to him and the terms of payment. If the "request" is by letter, giving a name and post office address to which a "reply" may be sent, the reply may be given by registered letter deposited in the post office within the time above prescribed, addressed to the person enquiring. The Act further provides that where the seller or lender "retakes" possession of the goods, for breach of condition, he shall retain them for twenty days, and the purchaser or hirer

may redeem them within that period, on payment of the amount then in arrear, together with interest and actual costs; and where the purchase price of goods exceeds $30, and the seller or lender intends to look to the purchaser or hirer for any deficiency on a resale, the goods shall not be resold until after "notice in writing of the intended sale" has been given to the purchaser or hirer or his successor in interest. The notice must be served personally, or be left at the residence or last known place of abode of the purchaser or hirer or his successor at least "five days before the sale," or the notice may be sent by registered letter posted at least "seven days" before the sale. This provision must be complied with notwithstanding any clause in the agreement to the contrary. Where the goods have been affixed to the realty they remain subject to the rights of the seller or lender, but the owner of such realty, or any purchaser or mortgagee, has the right as against the seller or lender to retain the goods upon payment of the amount owing on them.

In each of the other provinces which have a Conditional Sales Act, either as a separate branch of the law or as a component part of any other Act relating to the sale of goods and chattels, the general purpose and terms of the Act or statutory provisions are very similar to the Ontario Act above condensed.

In the Province of Nova Scotia every hiring, lease or bargain for the sale of personal chattels, accompanied by immediate delivery and followed by an actual and continued change of possession, whereby it is agreed, (a) That the property in the personal chattel, or (b) In the case of a bargain for the sale and a lien thereon for the price or any portion thereof, is to remain in the person selling or letting to hire, until the payment in full of the hire or price, shall be in writing and signed by the parties thereto. The agreement with an affidavit verifying the same, must be filed in the office of the Registrar of Deeds in the Registration District in which the chattels are at the time of the execution of the agreement, otherwise the agreement as against creditors shall be null and void. If the chattels are removed from one registration district to another a copy of

the agreement and affidavit must be filed in the district to which the chattels are removed.

In New Brunswick, the Conditional Sales Act provides that where chattels are sold under a written agreement which provides that the ownership shall not pass to the purchaser until the price is paid in full, such a condition or provision shall be valid as against a subsequent purchaser or mortgagee from the vendee, who purchases without notice and in good faith and for a valuable consideration, only when a copy of the agreement has been filed with the Registrar of Deeds, in the county in which the purchaser resides at the time of the purchase, within fifteen days from the delivery of the chattels. It further provides that in case a creditor of a purchaser or hirer makes a demand upon the vendor for a "statement" of the amount due under the agreement, the vendor must file with the registrar within twenty days a sworn statement, and in default he shall forfeit all rights as against such creditor. Where the vendor has retaken possession of the chattel, the purchaser has twenty days within which to redeem, and five days' notice of sale must be given by a vendor who wishes to sell after having taken possession. Where the chattels are affixed to the freehold without the written consent of the vendor, they shall not become part thereof, but the owner of the realty shall have the right to retain such chattels on paying the amount due thereon.

In the Province of Prince Edward Island, Conditional Sales of chattels, other than manufactured goods, etc., are only valid against subsequent purchasers or mortgagees, when the terms of the contract are in writing, signed by the bailee and duly filed. In case of manufactured goods, if the name and address of the manufacturer or vendor is plainly printed, painted, stamped or engraved thereon, that will constitute "notice" to any person dealing with the bailee. The vendor is bound on application to give a statement of the balance due and terms of payment, etc., to an intending purchaser. If the vendor takes possession of the goods, the bailee may redeem the same within twenty days. The vendor must give five days notice before he can sell the goods.

In the Province of Quebec, conditional sales may be made

with the right of redemption. Any condition may be made in a contract of sale, provided the same is not contrary to law or inconsistent with good morals. Goods may be sold on what is termed a "hire receipt," which provides that the property does not pass until the goods are paid for.

In Newfoundland "instalment leases" of personal property in the nature of a conditional sale may be made subject to the terms and conditions set forth in the lease.

The Western Provinces of Canada, with the exception of **British Columbia,** are governed by similar conditions, and the laws in those provinces are therefore very similar. For example, in the **Province of Saskatchewan** there is a Conditional Sales Act, but it only applies to the sale of goods to the value of $15 and upwards, where it is agreed that the property in the goods is to remain in the seller. The agreement must be in writing and registered, and the writing must contain a description of the goods, and a copy must be registered in the District Office, where chattel mortgages and bills of sale are registered, within "thirty days" from the delivery of the goods. If the goods are delivered in any other district a copy of the contract must be registered within thirty days from the date of such delivery. If the goods are removed from one district to another, a copy of the agreement must be registered in the new district within "sixty days." A "renewal" must be filed within thirty days next preceding the expiration of "two years" from the date of registration of any such agreement, and it must be verified by affidavit showing the amount still due for principal and interest. Thereafter a renewal verified by affidavit must be filed annually within thirty days next preceding the expiration of the year from the filing of the last renewal. If the vendor retakes possession, he must keep the goods twenty days to give the purchaser a chance to redeem them, and a "five days' notice of sale" must be given. The Act does not apply to manufactured goods which have the name of the vendor or manufacturer stamped thereon, provided that such vendor or manufacturer keeps an office in Saskatchewan where enquiry may be made concerning the sale of such goods, and the vendor must reply to every enquiry made by a person entitled to enquire, within five days.

In the Province of British Columbia every "receipt note,"

" receipt," or " order " for chattels, given by any bailee of chattels, where the condition of the bailment is such that the " possession " of the chattel shall pass without any " ownership " therein being acquired by the bailee until the payment of the purchase money or some stipulated part thereof, shall be void as against any subsequent purchaser or mortgagee of such chattels without notice in good faith for valuable consideration, unless a true copy of any such note or receipt shall be filed in the office of the County Court of the district in which the property is situate not later than " twenty-one days after delivery " of the goods, or the first portion thereof, to the bailee or conditional purchaser. Vendors who retain the title of goods by means of a conditional sale must furnish full information respecting balances due, terms of payment, etc., within five days after a demand therefor by a proposed purchaser or person interested. If the vendor " retakes " possession for breach of condition, he " must retain the articles so taken for twenty days before resale," during which time the vendee may redeem, upon paying the amount in arrears with interest and expenses, and where the value of the article exceeds the value of $30, " five days' notice " of sale must be given, which may form part of the twenty days above mentioned. Goods held by the purchaser under a conditional sale, the title to which has not yet passed to him, are only liable to distress for rent due by the purchaser to his landlord, to the extent of the actual interest of the purchaser.

In the Province of Alberta no sale or bailment of goods of the value of $15 or over provided or conditioned that any right of property or possession is to remain in the seller notwithstanding that the actual possession of the goods passes to the buyer, shall be effectual as against any purchaser from the buyer of such goods in good faith for valuable consideration, unless such sale with such agreement or condition is in writing signed by the bailee or his agent and registered in the registration District or Districts in which the buyer resides, and in which the goods are delivered in accordance with the statute, " within thirty days " from the time of the actual delivery of such goods to the buyer.

BUSINESS DICTIONARY.

A

Abandonment.—In marine insurance, the giving up of property partly destroyed, by the owner to the insurer.

Abatement.—A discount allowed for damage or overcharge, or for the payment of a bill before it is due.

Abolish.—To make void; to cancel.

Acceptance.—In mercantile law, the act by which the person upon whom a bill of exchange or other order is drawn engages to pay it: the bill itself after it has been accepted.

Acceptance for Honor. — An acceptance made after a bill has been protested for non-acceptance for the honor of the drawer or any indorser.

Acceptor.—One who accepts an order or draft or bill of exchange.

Accommodation Paper.—Commercial paper for which no consideration passed between the original parties; also a note to which a party has put his name to accommodate another who is to provide payment when due.

Acknowledgment.—The act by which a party who has executed an instrument declares or acknowledges it before a competent officer to be his or her act and deed.

Account. — A written or printed statement of debits and credits in any business transaction.

Account Current.—A detailed statement of the transactions between parties for a certain period, showing the condition of affairs at the *current* or present time.

Account Sales. — A detailed statement of a commission merchant to his principal, showing his sales, the expenses attending the same and the *net proceeds*.

Accountant. — A person trained to keep accounts.

Actionaire.—The owner of shares in a stock company; a stockholder.

Action.—The formal means of recovering one's rights in a court of justice; a suit.

Act of God.—Any accident produced by a physical cause which is irresistible, such as lightning, hurricanes, earthquakes, etc.

Actuary.—A registrar or clerk; generally applied to the manager of a life insurance company.

Administrator.—A person appointed to settle the estate of a testator or to manage an intestate estate.

Admiralty.—The power that controls naval affairs in Great Britain. Court of Admiralty—A court which decides questions of maritime justice.

Adulteration.—The debasing of an article or substance by spurious or less valuable mixture.

Ad valorem.—According to value.

Advance.—A rise in price: additional profits; stocks above par.

Adventure.—Goods sent to sea at the owner's risk: a speculation.

Adventure in Co.—Goods sent to be sold on joint account of shippers and consignee.

Advice.—Admonition or suggestions offered, usually in regard to buying and selling goods.

Affida it. — A written statement made upon oath.

Affreight.—To hire, as a ship, for transporting freight.

Affreightment.—The hiring of a ship for the conveyance of goods.

Agency.—The relation existing between two parties by which one is authorized to do certain business for another, with other parties

Agent.—Any person who is employed by another to do business or in any way act for him.

Age of Consent.—The age at which young persons are capable of making a valid contract of marriage.

Agio.—A term used to denote the difference between the real and nominal value of money.

Alimony.—An allowance made to a wife out of her husband's estate during a suit for divorce or separation, or, at its termination, for her life or for a shorter period

Allonge.—A paper attached to a bill of exchange, when there are too many indorsements to be contained on the bill itself.

Amotion. Removal of an officer of a corporation.

Allowance.—A deduction made, for instance, from the gross weight of goods.

Anker.—A common liquid measure, varying in different European countries from nine to ten gallons.

Antal.—A wine measure of Hungary, holding about thirteen and a half gallons.

Anticipate.—To be before in doing, or pay before due.

Ante-dated.—Dated at a time earlier than the actual date.

Annulment. — The act of making void.

Appraise.—To set a value on goods or property.

Appurtenance.—Adjunct of appendage to property.

Arbitration.—The investigation and decision of a cause or matter between parties in controversy, by chosen persons.

Arbitration of Exchange.—The deduction of a proportional or arbitrated rate of exchange between two places, through an intermediate place, to ascertain the most advantageous method of drawing or remitting.

Arrear.—That which remains unpaid, though due.

Articles of Copartnership.—The written agreement by which a copartnership is formed.

Assay.—To subject an ore to chemical examination to find the amount of any metal contained in it.

Assess.—To fix a certain value for the purpose of taxation.

Assets.—Property available for the payment of debts; also the entire property of an individual or company.

Assignee.—The person to whom the failing debtor transfers all his remaining pfoperty for the purpose of having it distributed among his creditors; one to whom anything is assigned.

Assignment.—A transfer of a failing debtor of his property to an assignee; a transfer by one person to another of any property, personal or real.

Assignor.—One who assigns property.

Association.—The union of a number of persons for some special purpose.

Attachment.—A seizure by virtue of a legal process.

Attorney (Power of).—A written authority from one person empowering another to act for him.

Auctioneer.—One who sells goods at public sale.

Auditor.—A person appointed to examine and settle accounts.

Avails. Profits of property disposed of; proceeds of goods sold.

Average.—A proportional share of a general loss; also a mean time of payment for several debts due at different times.

Avoirdupois.—Commercial standard of weight in the United States and England.

Award.—Decision of arbitrators.

B

Bail.—The security given for releasing a person from custody.

Bailee.—The person to whom goods are intrusted.

Bailment.—A delivery of goods in trust upon a contract that the trust shall be faithfully executed on the part of the bailee.

Bailor.—One who intrusts goods to another.

Balance.—The excess on one side, or what added to the other makes equality in the account.

Balance Sheet.—A statement in condensed form showing the condition and progress of business.

Ballast.—Any heavy material placed in the hold of a ship to steady it in the water.

Banco.—A commercial term used in Hamburg to distinguish bank money from common currency.

Bank Bill.—A written promise to pay to the bearer on demand a certain sum of money, issued by a bank and used as money.

Banking.—The business of a banker, or pertaining to a bank.

Bank Note.—Same as bank bill.

Bankrupt.—An insolvent; one who is unable to pay his debts.

Bankruptcy.—The condition of one who is unable to pay his debts as they fall due.

Bank Stock.—Shares in the capital stock of a bank.

Barratry.—Any breach of duty committed by the master of a vessel or the seamen, without the consent of the owner, by reason of which the ship or cargo is injured

Barque.—A three masted vessel carrying no square sails on her mizzen mast.

Barter.—To trade by exchange of goods, in distinction from trading by the use of money.

Bazaar.—A word of Eastern usage, signifying a place of exchange, or general market place; a repository of fancy articles, especially of dress.

Beacon.—A signal light for the guidance of mariners; usually erected and sustained by the Government.

Beneficiary.—In life insurance, the person to whom a policy is made payable; the person for whose benefit another holds the legal title to real estate.

Beyond Seas.—Denotes absence from the country, and generally held to mean absence from the particular State.

Bidder.—One who bids or offers a price.

Bill.—A name given to statements in writing; as goods, a note, a draft; a law not enacted; exhibition of charges.

Bill of Exchange.—A direction in writing, by the person who signs it, to another, to whom it is addressed, to pay to a third person a definite sum of money at a specified time.

Bill of Lading.—A written statement by a common carrier to one sending goods by him, acknowledging that they have been received by him, for transportation, with terms of shipment; it is both a receipt and a contract.

Bill of Parcels.—A detailed account of goods sold.

Bill of Sale.—A formal instrument for the transfer of goods and chattels.

Blank Indorsement.—One in which no particular person is named as the one to whom payment is to be made: it consists of the indorser's name only.

Board of Trade.—An association of business men for the advancement of commercial interests.

Bona Fide.—In good faith; in reality.

Bond.—A written and sealed instrument binding a person and, in more cases, his heirs to fulfill certain obligations.

Bonded Goods.—Goods in charge of the officers of customs the duties on which bonds are given at the custom house.

Bonus.—A premium or extra sum for a loan, a charter, or other privilege.

Book-Debt.—An entry or charge on a ledger; called also an open account, in contradistinction to a written promise or note.

Bottomry Bond.—An obligation given for a loan upon a vessel and accruing freight.

Breach.—In the law of contracts, the violation of an agreement or obligation.

Breakage.—An allowance made by the shipper or seller on certain descriptions of fragile goods.

Broker.—A person who transacts business for another, commonly in stock, money, etc., using the name of his principal.

Brokerage.—The fee charged for transacting business by a broker.

Bulls and Bears.—Persons engaged in the gambling transactions of stock exchange; the bulls are personally interested in *tossing up* the prices of certain goods, while the bears are fighting to pull down prices.

Bullion.—A commercial name for uncoined gold or silver.

By-Bidder.—A person employed at auctions, in order to raise the price of articles to be sold.

By-Laws.—The private laws made by a corporation for its own government.

C

Capital.—The stock employed in trade; the fruit of past labors saved.

Capital Stock.—The fund or property, as a whole, contributed, or supposed to have been contributed, to a corporation at its organization, as its property.

Carat.—An imaginary weight that expresses the fineness of gold.

Cargo.—A ship's lading or freight.

Cashier.—One who has charge of money and superintends the receipts of payments.

Caveat Emptor.—A Latin phrase, meaning, "let the purchaser beware," and applies to a case in which the thing sold is before the buyer and he examines it.

Centage.—A rate by the hundred.

Certified Check.—A check which has been certified by the bank on which it is drawn, making the bank absolutely responsible for its payment.

Certificate.—A certificate issued by a bank or banker, showing that a certain sum of money has been deposited there, payable to a certain person, or to his order, or to the bearer.

Certificate of Stock.—A certificate given by the proper officers of a corporation, showing that a certain person owns a certain number of shares of the capital stock.

Certification (of check).—The signature of the proper officer of the bank, written across the face of the check, sometimes with and sometimes without the word "certified" or "good."

Chancellor.—The chief judge of a court of chancery or equity.

Charter.—An instrument in writing from the sovereign power or legislature, conferring certain rights or privileges.

Charter Party.—The written instrument by which the owner of a vessel lets it, or a part of it, to another.

Chattel Mortgage.—A conditional sale of personal property, one which is to become void if a certain thing happens; chiefly used as the security for the payment of money.

Chattels.—Commonly means goods of any kind, or every species of personal property.

Check.—A written order for money drawn upon a bank or banker, and payable immediately.

Choses in Action.—Things of which the owner has not possession, but merely the act of legal action or possession, as notes, accounts, etc.

Choses in Possession.—Things in possession of the owner; circulating medium—cash and bank notes payable on demand; the medium of exchange.

Civil Law.—The system of law of ancient Rome.

Civil Remedy.—The method of redressing an injury inflicted by one person upon another by legal measures.

Clearance.—Permission from a custom house officer for a ship to sail.

Clearing House.—A kind of banking exchange for the convenience of daily settlements between banks.

Clerical Error.—An error in calculating or other accidental error on books or documents.

Collateral.- Property pledged as security for the performance of a contract.

Commerce.--The exchange of merchandise on a large scale.

Commercial Paper.--Bills of exchange, drafts or promissory notes given in the course of trade.

Common Carrier.--One who, as a business, undertakes for hire to transport from place to place passengers or goods of all who choose to employ him.

Coasting.--Sailing near land, or vessels trading between parts of the same country.

Codicil.--A supplement to a will.

Common Law.--The unwritten law, as distinguished from written or statute law; the old law of England, that derives its force from long usage and custom.

Commission.--The brokerage or allowance made to an agent or factor for doing business for another.

Competency.—The legal fitness of a witness to give evidence on the trial of an action.

Composition Deed.—An agreement between an insolvent debtor and his creditors by which, upon payment to each of some fixed proportion of his claim, they all agree to release the debtor from the balance of their claims.

Compromise.—An agreement between a debtor and his creditors by which they agree to accept a certain proportion of the amounts due, and discharge him from the remainder.

Concurrent.—Existing together: a consideration is concurrent when the acts of the parties are to be performed at the same time.

Condition Precedent.—An act which must be performed by one person before another is liable, or in order to make him liable.

Cooperage.—Charges for putting hoops on casks or bales.

Consideration.—The reason for inducement in a contract upon which the parties consent to be bound.

Consignee.—One to whom merchandise, given to a carrier by another person for transportation, is directed.

Consignor.—One who gives merchandise to a carrier for transportation to another.

Compact. A covenant or contract between different parties.

Company.—A number joined together to undertake some common enterprise.

Compound.—To adjust by agreement differently from the original terms; to settle by compromise.

Compromise.—A friendly settlement of differences by mutual concessions.

Consignment.—The act of consigning, as charge for safe-keeping, and management, as goods, property, etc.

Consul. A person commissioned to reside in a foreign country as an agent of the Government.

Contraband.—Prohibited merchandise or traffic.

Contract.—To make an agreement; to covenant.

Conveyance.—The act of carrying by land or water; the means of conveyance; a written instrument by which an estate in lands is transferred from one to another.

Copartnership.—A joint interest in business.

Corporation.—An artificial person created by law, consisting of one or more natural persons, united in one body, and endowed with the capacity of perpetual succession, and of acting in certain respects as a natural person.

Counter-Claim.—Same as *set-off*; one debt or claim to set off another

Counterfeit.—To copy or imitate without authority, with a view to defraud; a forgery.

Countersign.—To sign in addition to the name of a superior that of the secretary or subordinate officer, as bank notes are signed by the president and countersigned by the cashier.

Coupon.—An interest warrant printed at the ends of bonds, to be cut off when the interest is paid.
Course of Exchange.—The current price of bills of exchange between two places.
Covenant.—Any compromise contained in a sealed instrument.
Covenantee.—The person to whom the promise is made.
Coverture.—The legal state and condition of a married woman, being considered as under the shelter and protection of her husband.
Credentials.—Testimonials or certificates showing that a person is entitled to credit, authority or official powers.
Credit.—Trust given or received; mercantile reputation entitling one to be trusted; also the side of an account on which payment is entered.
Credito .—One to whom money is due.
Curb-stone Brokers.—A term applied to a class of stock operators in New York who do business on the sidewalk or pavement.
Currency.—That which circulates as a representative of value.
Customs.—Customary toll, tax, or tribute on imported or exported goods
Custom House.—A building where duties are paid and vessels entered and cleared.

D

Damages.—A compensation, usually in money, to one party for a wrong done him by another.
Days of Grace.—Days (usually three) allowed by custom for the payment of bills and notes beyond the day expressed for payment on the face of them.
Debase.—To lessen in value by adulteration.
Debenture.—A certificate given by the collector of a port of entry to an importer for drawback of duties on imported merchandise, which, when the merchandise is exported, are to be refunded.
Debit.—A recorded item of debt, also the debtor side of an account.
Debt.—That which is due from one person to another
Debtor.—The person who owes another, either money, goods or services.
Deed.—A sealed instrument in writing used to transfer property, usually real estate.
Default.—Omission, neglect or failure.
Defaulter.—One who fails to discharge a public duty, as to account for money intrusted to him.
Defalcation.—A diminution; deficit.
Defense.—The answer made by the defendant to the plaintiff's action, by demurrer or plea at law
Del Credere.—A commercial term implying a guarantee of the solvency of the purchaser,
Delivery.—Giving money or goods to another.
Demand.—A peremptory urging of payment of a claim and exaction.
Demise. To convey, to bequeath by will.
Demurrage.—Allowance for detention of a ship.
Deposit.—A delivery of goods to be kept and returned without recompense.
Depository.—A trustee, one to whom something is committed for safe-keeping; also the place where such deposited goods are kept in store.
Deputy.—One appointed to act for another; a representative or delegate.
Diplomacy.—The science of conducting negotiations between nations.
Deviation.—In the law of marine insurance, a voluntary departure without necessity from the regular course of the specific voyage insured.
Discount.—An allowance or deduction made for the payment of money before it is due.
Discount Days.—The days of the week on which the directors of a bank meet to consider paper offered for discount.
Disability.—Want of qualification; incapacity to do a legal act.
Disaffirmance.—The annulling or canceling of a voidable contract.
Disfranchisement.—Expulsion of a member from a corporation.
Dishonor.—The non-payment of negotiable paper when due.
Distress.—The taking of personal property to enforce the payment of something due, as rent,
Divorce.—The separation of husband and wife by the sentence of law.
Dividend.—A percentage of profits paid to stockholders.
Domestic Relation.—The relations of the members of a household or family.
Donee.—The person to whom a gift or donation is made.
Donor.—One who confers anything gratuitously.
Dormant.—Silent partner, one who takes no share in the active business, but shares profit.

Drawback.—Money paid back on goods exported, a part or the whole of the duty charged.

Draft—An order from one man to another directing the payment of money, a bill of exchange.

Drawee.—The person upon whom a bill of exchange is drawn, who is directed to make the payment.

Drawer.—The person who draws or makes a bill of exchange.

Dress Goods.—A term applied to fabrics for the garments of women and children, usually of mixed materials, such as silk and cotton, silk and worsted, etc.

Due Bill.—A written acknowledgment of debt; not transferable by mere indorsement.

Dun.—To press urgently the payment of a debt.

Duplicate.—A copy or counterpart of anything.

Duress. Personal restraint, or fear of personal injury or of imprisonment; it nullifies all contracts into which it enters.

Duties.—A tax levied by the Government on imported goods; money paid to the Government on imported and exported goods.

E

Earnest.—Something given by the buyer to the seller, to bind the bargain and prove the sale.

Easement.—The right to use another's land.

Effects.—All kinds of personal property.

Ell.—An English measure of length equal to 1¼ yards; the Scotch ell is 1 3-100 yards.

Embargo.—A detention of vessels in port; prohibition from sailing.

Embarrassment.—Perplexity arising from insolvency or temporary inability to discharge debts.

Embassy.—The public business intrusted to diplomatic officers.

Enact.—To make a law or establish by law.

Engrosser.—One who buys large quantities of any goods in order to control the market.

Embezzlement.—To appropriate public money to private use by a breach of trust.

Emporium.—A place of extensive commerce, a market place.

Emblements.—Growing crops of any kind produced by expense or labor.

Eminent Domain.—The right of sovereign power to take private property for public purposes.

Equity of Redemption.—The right which a mortgagor has to redeem his estate after the mortgage has come due.

Endorse.—To endorse a note by writing the name on the back.

Entrepot.—A bonded warehouse; a storehouse for the deposit of goods; a free port.

Equity.—A system supplemental to law, qualifying or correcting it in extreme cases.

Escrow.—A deed or bond delivered by a third party to be held or delivered to the guarantee or creditor upon the performance of some condition.

Estate.—The degree, quantity, nature, or extent of interest which a person has in real property.

Estoppel.—A stop, a bar to one's alleging or denying a fact contrary to his own previous actions, allegation or denial.

Exchange.—Act of bartering; a bill drawn for money; a place where merchants meet; difference between the value in two places, or premium or discount arising from purchase or sale of goods.

Executed (of a contract).—Finished.

Excise.—Taxes or duties on articles produced and consumed at home; internal revenue tax.

Execution.—A written command issued to a sheriff or constable after a judgment directing him to enforce it; the act of signing and sealing a legal instrument, or giving it the form required to make it a valid act.

Executor.—The person appointed by a testator to execute his will.

Executory.—To be executed in the future.

Exports.—That which is carried out of a country, as goods and produce in traffic.

Express.—A courier; also regular and quick conveyance for packages, etc.

F

Face.—The amount expressed on a note or draft.

Factor.—An agent who sells and buys in his own name, being entrusted with the goods, in this respect differing from a broker.

Facture.—An invoice or bill of parcels.

Failure.—Becoming bankrupt, suspension of payment.

Fac-simile.—An exact copy or likeness.

Favor.—A note or draft is said to be in favor of the payee.

Fee Simple.—Full ownership in land.

Feud.—An estate in land held of a superior by service; a fief.
Feudal System.—The system of feuds or fiefs as existing, especially during the middle ages.
Finance.—Revenue, public money, income.
Financier. One skilled in financial operations; a treasurer.
Firm. All the members of a partnership taken together, a business house or company, the title used by a business house.
Firkin.—A measure of capacity; the fourth part of a barrel, or eight or nine gallons.
Fiscal.—Pertaining to the public treasury or revenue.
Fixtures.—The part of the furniture of a store or office which is not movable, as gas pipes or burners, partitions, etc.
F. O. B.—Free on board; the bill or invoice with F. O. B. includes the transporting to the shipping port and all the shipping expenses.
Foreclose.—To cut off by a court judgment from the power of redeeming mortgaged property.
Foreclosure.—The process of cutting off the right or interest of the mortgager and his assignees in mortgaged premises.
Forestall.—To buy goods on their way to market, intending to sell again at a higher price.
Forfeiture.—A loss of property, right, or office, as a punishment for an illegal act or negligence; sometimes used for the thing forfeited.
Folio.—A page in an account book, sometimes two opposite pages bearing the name serial number.
Franc.—A silver coin used in France equal to about nineteen cents.
Frank.—To exempt from charge of portage.
Fraud.—A cunning deception or artifice to cheat or deceive another.
Free Trade.—The policy of conducting international commerce without duties.
Freehold.—Land held by free tenure, or in fee simple, subject to no superior or conditions.
Freight.—Merchandise being moved from one place to another; the price paid for carrying freight; also a load or burden.
Funded.—Turned into a permanent loan, on which annual interest is paid.
Funds.—The supply of money or the capital.
Forgery.—The fraudulent making or altering of a written instrument.

G

Gain.—Advantage, acquisition, accumulation, profit.
Garbled.—Drugs, spices or other goods which have been sorted or picked over and freed from impurities.
Gauging.—Measuring the capacity of casks, etc.
General Average.—A contribution made by the owners of a vessel and cargo toward the loss sustained by one of their number, whose property has been sacrificed for the general safety.
General Ship.—A vessel navigated by its owner, receiving and carrying freight indifferently for all who apply.
Gist.—The principal point of a question, the pith of the matter.
Go-between.—Agent for both parties.
Goods.—Same as chattels and effects.
Good Will.—Benefit arising from the successful conduct of business by a certain person or firm, usually in a certain place; it is a property subject to transfer.
Grant.—A transfer of a property by deed; a conveyance made by the Government.
Gross.—Twelve dozen.
Gross Weight.—Weight of goods including dust, dross, bag, cask, etc.
Guaranty (or guarantee).—A contract whereby one person engages to be answerable for the debt or default of another person.
Guarantor.—He who makes a guaranty.
Guardian.—One who has the care of the person and property of an orphan or other person.

H

Habeas Corpus.—A writ to bring a party before a court, to prevent false imprisonment.
Haberdasher.—A seller of small wares, as thread, pins, etc.
Hand-book.—A book of reference; a manual.
Hand-money.—Money paid the purchaser at the closing of a contract or sale.
Harbor.—A port or haven for ships.
Haven.—A port or shelter for ships, a harbor
High Seas.—The unincloseed waters of the ocean outside the boundaries of any country.
Hollow Ware.—A trade name for camp and kitchen utensils made of cast-iron or wrought-iron.
Honor.—To accept and pay when due.

Husbandage.—An owner's or an agent's commission for attending to a ship.
Hypothecate.—To pledge for the security of creditor.

I

Infant.—In law, one under the age of twenty-one years.
Impolite.—Wanting in prudent management; not politic.
Import.—To bring in from abroad or a foreign country.
Importer.—The merchant who imports goods.
Imposition.—Tax, toll, duty or excise prescribed by authority.
Impost.—A tax or duty imposed on imported goods.
Indemnify.—To recompense for loss, to reimburse.
Indenture.—A mutual agreement in writing.
Indorsement.—A writing on the back of a note.
Indorser.—The one who makes the indorsement.
Indorsee.—The person in whose favor the indorsement is made.
Injunction.—An order or direction of the court compelling a certain person to refrain from doing some particular act or thing.
Indulgence—Extension of time of payment; forbearing to press for payment.
Inland Bills.—A draft or bills of exchange drawn on a party in the same as the drawer.
Insolvency.—Inability to discharge debts when due.
Insurance.—Indemnity from loss; the premium paid.
Installment.—Payment of parts at different times.
Interest.—Premium paid for the use of money.
Internal Revenue.—The part of the revenue of our Government which is collected in the form of internal duties.
Intestate.—Without a will.
Invalid.—Of no legal force.
Inventory.—A list of merchandise made periodically for the purpose of knowing the quantity and value of unsold goods, in order to ascertain the condition of business.
Investment.—The laying out of money in the purchase of some species of property.
Invoice.—A written account or bill of merchandise bought; a bill of items.

J

Jettison.—Throwing goods overboard in case of peril, to lighten and preserve the ship.
Joint Stock.—Stock held in company; a species of partnership.
Joint Tenancy.—Joint occupancy; not so close intimacy as partnership.
Journal.—A book used to classify and arrange business transactions.
Judgment.—The sentence of the law pronounced by the court upon any matter contained in the record, or in any case tried by the court.
Judgment Debtor.—Party against whom a judgment is obtained.
Judgment Note.—A note in the usual form, with the addition of the power to confess judgment if not paid when due.
Jurisdiction.—The power of exercising judicial authority.

K

Kilogram.—The French measure of weight, equal to 2½ lbs. avordupois, or 1000 grains.
Kiting or Kite flying.—Exchanging checks on different banks, for the purpose of obtaining the use of money for a single day.

L

Lame Duck.—A stock broker's term for one who fails to meet his engagements.
Landlord.—One who owns and rents or leases lands or houses; a hotelkeeper.
Larceny.—Theft; taking personal property belonging to another.
Law Merchant.—The general body of usages in matters relative to commerce.
Lay Days.—Days allowed for loading and unloading a cargo.
Lay Down.—A phrase used to express the entire cost of a commodity, including transportation, etc., at a place remote from its production or purchase.
Lease.—A contract by which one grants to another for a period the use of certain real estate.
Legal Tender.—That kind of money which by law can be offered in payment of a debt.
Legacy.—A gift by will of personal property.
Ledger.—A book in which a summery of accounts is preserved.
Lessee.—One who takes an estate by a lease.

Letter of Credit.—A letter authorizing credit to a certain amount to be given to the bearer; also a written direction by some well-known banker to someone to draw upon him for any amount he chooses up to a specified limit.
Liability.—Obligations, debts.
Libel.—To defame by public writing, printing, signs, or pictures.
License.—A grant or permission by the authorities.
Lien.—A legal claim on property for debt.
Liquidate.—To clear off; to settle; to pay as debts.
Lloyds.—A marine insurance association in London. The records of this society contain a complete history of the sea, so far as concerns the number of shipwrecks, collisions, fires, piracies, mutinies, etc.
Litigation.—The act of litigating; judicial contest; a suit at law.
Loan.—A thing furnished to another for temporary use, on condition that it be returned.
Long Price.—Price after the duties are paid.

M

Malfeasance.—Evil conduct; illegal deed.
Maintenance.—Support by means of food, clothing and other conveniencies.
Mandate.—A bailment of personal property in which the bailee undertakes without compensation to do some act for the bailor in respect to the thing bailed.
Mandatory.—A person to whom a charge is given or business intrusted.
Manifest.—An invoice of a ship's cargo.
Manufacture.—The process of reducing raw material into a form suitable for use.
Marine—Relating to the ocean; nautical.
Maritime Law.—Law relating to harbors, ships, seamen.
Marc.—A weight of gold and silver, used as a measure of these metals in Europe.
Mart.—A commercial center; a market place.
Maturity.—The date when a note or draft falls due or is payable.
Mercantile Law.—Law pertaining to trade and commerce.
Merchandise.—Whatever is sold or bought in trade.
Merger.—The absorption or extinguishment of one contract into another.
Metallic Currency.—Silver and gold coins, forming the circulating medium of a country.
Minor.—Same as infant; a person under twenty-one years.
Misfeasance.—A trespass; doing improperly an act that might be done lawfully.
Misdemeanor.—A lower kind of crime; an indictable offense not amounting to felony.
Mitigation.—The abatement of a judgment, penalty or punishment.
Money.—Coin; any currency lawfully used instead of coin, as bank-notes.
Money Broker.—A broker who deals in money.
Monopoly.—Sole permission or appropriated power to deal in any species of goods.
Monetary.—Pertaining to or consisting in money.
Mortgage.—A grant or conveyance of an estate or property to a creditor, for the security of a debt, and to become void on payment of such debt.
Municipal.—Of or belonging to a city.
Municipal Law.—The system of law of any one nation or State.
Muster.—A collection of samples.

N

National Banks.—Banks organized under the conditions of an act of Congress; they can issue bank-notes only to the amount of United States Bonds they have deposited in the U. S. Treasury; the object is to unify the currency.
Navigation.—The science of conducting vessels on the ocean
Negotiable.—Transferable by assignment or indorsement to another person.
Negotiate.—To transact business; to hold in intercourse in bargain or trade.
Negotiable Paper.—Notes, bills and drafts which may be transferred with all their rights by indorsement or assignment.
Net.—Clear of all charges and deductions.
Net Profits.—Clear profit after deducting losses.
Net Weight.—Weight of merchandise without bag, box or covering.
Nominal.—In name only, very small, as a nominal price.
Non-feasance.—An omission of what ought to be done.
Note.—A written or printed paper acknowledging a debt and promising payment.

Note Book.—A book in which notes of hand are recorded.
Notarial Seal.—Seal of a notary public.
Notary Public.—A public officer who attests or certifies to acknowledgments of deeds and other papers, protests notes and bills.
National Currency. National bank bills.
National Damages.—Those given for the violation of a right from which no actual loss has resulted.
Nonuser.—A failure to use rights and privileges.

O

Obligation.—A duty; a binding engagement; a bond with a condition annexed.
Open Account.—A running or unsettled account with an individual or firm.
Open Policy.—An insurance policy covering undefined risks, which provides that its term shall become definite by subsequent additions or indorsements.
Option.—Permission to choose; a stockholder's term for the privilege of taking or delivering at a future day a certain number of shares of a given stock at a price agreed upon.
Order.—A commission to purchase; direction to pay money or to deliver goods.
Order Book.—A book in which orders received are entered.
Ordinary.—A ship in harbor is said to be in ordinary; of medium quality.
Ordinance.—A rule, or order, or law; usually applied to the acts or laws passed by the common council of a city.
Ordnance.—All kinds of large guns.
Outlawed.—A debt is said to be outlawed that has existed for a certain length of time, after which the law, on that ground alone, prevents its being enforced.
Ostensible Partners.—Those known to the public.
Outstanding Accounts.—Book debts not yet collected.
Outstanding Debts.—Unpaid debts.
Overdraw.—To call for more money than is on deposit.
Overdraft.—A check paid above the amount on deposit.
Overdue.—Applied to a note or draft, the specified time for payment of which has passed.
Overt.—Apparent, manifest; open.
Owe.—To be obliged to pay.

P

Panic.—A financial crisis among business men; a monetary pressure; generally the result of overtrading and speculation.
Paper Money.—Bills of banks or of the Government passing current as money.
Par.—State of equality in value, equality of nominal and actual value.
Parol.—Oral declaration; word of mouth.
Par Value.—The face or nominal value of a commercial paper.
Par of Exchange.—The value of a unit of one country's coinage expressed in that of another's.
Partner.—An associate in business; member of a partnership.
Partnership.—Contract of two or more persons to join money, stock or skill in trade for mutual benefit.
Part Owner—One of several owners of a ship; the relation differs materially from partnership.
Pass Book.—A book kept by a customer in which entries of purchases is made; a bank book.
Passport.—A permission from a Government to travel, with identification and certificate of nationality; a document carried by neutral merchant vessels in time of war for their protection.
Pawnbroker.—One who holds money at interest on security of goods deposited.
Payable.—Justly due; capable of payment.
Payee.—The person to whose order a note, bill or draft is to be paid.
Payer.—One who pays.
Penalty.—Forfeiture, or sum to be forfeited for non-performance of an agreement.
Per Cent—By the hundred; rates of interest, discount, etc.
Percentage.—An allowance reckoned by hundredth parts; commission.
Per Contra.—To the opposite side of an account.
Permit.—Written authority to remove dutiable goods.
Petty Cash Book.—Account of small receipts and expenses
Pledge.—A pawn; personal property deposited as security.
Policy.—The written contract of insurance.
Port.—A harbor for vessels; a commercial city.
Port of Entry.—A port where a custom house is established for the entry of imports.

Post Dated.—Having a date subsequent to that at which it is actually made.

Posting.—To transfer from day book or journal to the ledger.

Post Obit.—A promise to pay loans after the death of some person.

Power of Attorney.—Written authority from one person to another to act for him.

Preferred Creditor.-One whose claims a bankrupt debtor elects to settle first

Premises.—The thing previously mentioned, lands, estate, etc.

Premium.—The percentage paid for insurance; the excess of value above par.

Price.--Current value, or rate paid or demanded in barter.

Price Current.—A statement showing prevailing price of merchandise, stocks or securities.

Price List.--A list of articles with prices attached.

Prima Facie.—At first view of appearance.

Principal.—An employer; the head of a firm; a capital sum placed at interest.

Proceeds.- The sum realized by a sale.

Procuration.—A general letter or power of attorney: an instrument empowering one person to act for another.

Produce.--Farm products of all kinds.

Profit and Loss.--An account in which gains and losses are balanced.

Promissory Note.--(See Note).

Pro Rata.—A proportional distribution.

Protective Tariff.--Duty imposed on imports to encourage manufacture,

Protest.—A formal declaration made by a notary for want of payment of a note or bill of exchange.

Purveyor.--One who supplies provisions.

Q

Quarantine.—To prohibit a ship from intercourse with shore when suspected of having contagious diseases on board; the place of such prohibition.

Quasi.—As if; as though; quasi corporations are bodies like corporations, and yet not strictly corporations.

R

Rate.--The ratio or standard.

Ratification.--Giving force to a contract made by the person in question, but now in force, or by another man as his agent.

Real Estate.—Property in houses or lands.

Real Property.-That which is fixed or immovable; land with whatever is erected or growing upon it, with whatever is beneath or above the surface.

Rebatement.—Deduction on account of prompt payment, discount.

Receipt.— An acknowledgment of payment in writing.

Receipt Book.—A book in which receipts are filed.

Receiver.—An officer appointed by a court to hold in trust property in litigation, or to wind up the affairs of a bankrupt concern.

Reciprocity Treaty.—A commercial treaty between two nations securing mutual advantages.

Reclamation.—A claim made against the seller of goods which prove deficient or defective.

Refund.—To repay; to restore.

Register.—A ship's paper issued by the Custom House, stating description, name, tonnage, nationality and ownership.

Registry.—The entering or recording of real estate conveyances in books of public record.

Remittance.—Transfer of funds from one party to another.

Release —An instrument in the general form of a deed which in distinct terms remits the claim to which it refers.

Remedy.—The legal means employed to enforce a right or redress an injury.

Rent.—Compensation for the use of real property.

Repository.—A warehouse or storehouse.

Reprisal.—The seizure of ships or property to indemnify for unlawful seizure or detention.

Resources.—Available means; funds.

Respondential Bond.—A pledge of a cargo at sea.

Retail.—Selling goods in small quantities.

Retire.—To take up one's note before due; to relinquish business.

Returns.—Profit of an investment.

Revenue.—Income; return; annual income of a nation for public uses.

Revenue Cutters.—Small vessels to aid revenue officers in the collection of duties or to prevent smuggling.

Reversion.—Right to possess property after the happening of some event, as the death of a person.

Revert.—To fall again into the possession of the donor, or of the former proprietor.

S

Sale.—Transfer of property for a consideration.

Salvage.—A compensation to those who rescue a ship or a cargo from loss.

Salvor.—One who voluntarily saves a ship or a cargo from peril.

Sans Recourse.—Without recourse; sometimes added to the indorsement of a note or bill to protect an indorser from liability.

Scrip —Certificate of stock given before registration.

Secondarily.—Applied to an indorser of a note or drawer of a bill, signifying that he is only conditionally liable, or liable if the maker and drawee fail.

Seaworthy.—Fit for a voyage and properly equipped.

Sample.—A small portion of merchandise taken as a specimen of quality.

Securities.—Documents securing a right to property.

Seize.—To take possession of by virtue of a warrant or legal authority.

Seller's Option.—A term mostly confined to the sales of stocks, for a sale which gives to the seller the option of delivering the article sold within a certain time, the buyer paying interest up to delivery.

Shipment.—That which is shipped; embarkation.

Set-off.—A claim which one party has against another who has a claim against him; a counter claim.

Shipper.—One who gives merchandise to another for transportation.

Sight.—Time of presenting bill to drawee.

Short.—To "sell short" is to sell for future delivery what one does not possess, in hopes that prices will fall.

Shrinkage.—Reduction in bulk or measurement.

Short Exchange.—Bills of exchange payable at sight or in a few days.

Sight Draft.—One payable at sight, i. e., when presented.

Signature.—The name of a person written with his own hand, signifying his consent to the writing above it.

Silent Partner.—One who furnishes capital, but takes no active part in a business.

Simple Interest.—Interest on principal alone; not compound.

Sinking Fund.—A fund set apart from earnings or other income, for the redemption of debts of Government, or of a corporation.

Sleeping Partner.—One who shares the profits of a business without letting his name appear, or taking part in it actively.

Slop Shop.—A store where cheap ready-made clothing is sold.

Smuggler.—One who avoids the payment of duties by secretly importing goods into a country; a vessel engaged in smuggling.

Solvency.—Ability to pay all debts or just claims.

Specialty.—A contract or obligation under seal.

Statement.—Usually a list of property, or resources and liabilities.

Speculation.—A business investment out of the ordinary run of trade.

Stamp Duty.—Law requiring stamps to be affixed to checks and proprietary articles.

Solicitor.—An attorney or advocate; the title of a person admitted to practice in the court of chancery or equity.

Staple.—Principal commodity of a country or district.

Statistics.—A collection of facts arranged and classified.

Statute.—A positive law, established by act of legislature.

Statute Law.—Enactments by the legislature, written, as opposed to common or unwritten law.

Sterling.—Lawful or standard money of Great Britain.

Stock.—Shares in the capital of a corporation; goods on hand.

Stock Broker.—One who buys and sells stock on commission.

Stock Exchange.—Place where shares of stock are bought and sold.

Stockholder.—One who holds shares of stock.

Stock Jobber.—One who speculates in stocks.

Stipend.—Settled pay or compensation for services.

Stipulation.—A contract or bargain.

Stoppage in Transitu.—The seller of goods upon credit resuming possession after their shipment before they get into actual possession of the buyer.

Storage.—Sums paid for storing goods; the business of storing goods.
Stowage.—Careful arrangement of cargo in a ship.
Sundries.—Unclassified articles.
Sue. To seek justice by a legal process.
Supercargo.—An agent who accompanies a cargo to care for it and sell it.
Surcharge.—An overcharge.
Surety.—One who binds himself to pay money in case another person fails to pay, to fill a contract or to serve with integrity.
Surveyor.—Agent of an insurance company to examine and report on applications for marine or fire insurance.
Suspend.—To fail; to stop payment.
Sutler.—One authorized to sell goods to an army.
Suttle Weight.—Weight after tare is deducted.
Suspense Account.—An account used to contain balances of personal accounts which may be considered doubtful.

T

Tacit.—Implied but not expressed.
Tally.—Keeping account by checking off.
Tally Man.—One who receives payment for goods in weekly installments.
Tare.—An allowance for the cask, bag or covering in which goods are contained.
Tariff.—A list of duties to be imposed on goods imported or exported.
Tax.—A levy made upon property for the support of the Government.
Teller.—Officer in a bank who receives and pays out money.
Tenants.—Those who lease or rent real estate
Tenants in Common.—Persons holding land, etc., by several and distinct titles and not by joint title.
Tenement.—That which is held.
Tender.—Offer to supply money or articles; to offer or present for acceptance
Tenure.—The manner of holding property in lands.
Testator.—The person leaving a valid will.
Textile Fabrics.—All kinds of woven goods, generally restricted to piece goods.
Tickler.—A book containing memoranda of notes and debts, arranged in the order of their maturity.
Time Bargain.—A contract for the future sale of stock.
Time Draft.—A draft maturing at a future specified time.
Tonnage.—The weight of goods carried in a boat or ship.
Trade Discount.—An allowance made to dealers in the same line.
Trade Mark.—Letters, figures, or devices used on goods and labels which a manufacturer has the sole right to use
Trade Price.—That allowed by wholesale dealers to retailers.
Trade Sale.—An auction by and for trade; especially of booksellers.
Trades Union.—A combination of workingmen to protect their own interests.
Traffic.—Business done, especially that of a railroad.
Transshipment.—Removing goods from one ship or conveyance to another.
Transportation.—Conveying goods from one place to another.
Transit Duty.—Tax imposed on goods for passing through a country.
Traveler.—A commercial agent; a drummer.
Transact.—To perform commercial business; to conduct matters.
Transfer.—To convey right, title or property.
Treasury.—A place where public revenues are deposited and kept.
Treasury Notes.—Notes of various denominations issued by the Government, and received in payment of all dues, except duties on imports.
Treaty.—An agreement or compact between two or more nations.
Tret.—Allowance for waste of 4 lbs. in 104 lbs., after tare has been deducted.
Triplicate.—To make three copies of a paper; the third copy.
Trustee.—One who is intrusted with property for the benefit of another.

U

Ullage.—What a cask lacks of being full.
Unclaimed Goods.—Goods in Government storehouses unclaimed after three years from importation, or on which duties have not been paid, may be sold at auction.
Ultimo or Ult.—Last month.
Uncurrent.—Not current; not passing in common payment.
Undersell.—To sell below the trade price.
Underwriter.—An insurer, so called because he underwrites his name to the condition of the policy.
Unseaworthy.—Unfit for voyage in condition or equipment.

Unsound.—In bad condition; of doubtful solvency.
Usage of Trade —Custom, or the frequent repetition of the same act in business.
Usance.—Business custom which is generally conceded and acted upon.
Usury. — Exorbitant interest, formerly merely interest.
United States Notes.—A written promise to pay to the bearer, on demand, a certain sum of money, issued by the United States Government and used as money.

V

Valid.—Having legal strength or force.
Validity.—The quality of being good in law.
Value.—Rate, of estimated worth; amount obtainable in exchange for a thing.
Value Received.—Phrase used in notes or bills to express a consideration indefinitely.
Valued Policy.—One which fixes the value of property insured.
Vend.—To sell
Vendee.—The person to whom a thing is sold.
Vender.—A seller.
Vendue.—An auction sale.
Venture.—A mercantile speculation or investment.
Void.—Null; having no legal or binding force.
Voidable.—Having some force, but capable of being adjudged void.
Voucher.—A book, receipt, entry or other document which establishes the truth of accounts.

W

Wages.—Hire, reward, salary.
Waiver.—The act of waiving; of not insisting on some right, claim or privilege.
Wares.—Goods, merchandise, commodities.
Warehouseman.—One who stores goods for pay.
Warrant.—A precept authorizing an officer to seize an offender and bring him to justice; also to insure against defects.
Warranty.—An undertaking that goods or title are as represented.
Wastage.—Loss in handling; shrinkage.
Waste.—Refuse material.
Waybill.—A document containing a list and description of goods sent by a common carrier by land.
Wharfage.—Fee or duty for using a wharf.
Wharfinger.—The proprietor of a wharf.
Wreckage.—Merchandise from a wreck.
Wreck-Master.—A person appointed by law to take charge of goods, etc., thrown ashore after a shipwreck.

Amt.	Interest, 1 DAY.					
Rate.	5	6	7	8	9	10
100	.01,4	.01,6	.01,9	.02,2	.02,5	.02,7
200	.02,7	.03,3	.03,8	.04,4	.04,9	.05,5
300	.04,1	.04,9	.05,8	.06,6	.07,4	.08,2
400	.05,5	.06,6	.07,7	.08,8	.09,9	.11,0
500	.06,8	.08,2	.09,6	.11,0	.12,3	.13,7
600	.08,2	.09,9	.11,5	,13,2	.14,8	.16,4
700	.09,6	,11,5	,13,4	.15,3	.17,3	.19,2
800	.11,0	.13,2	.15,3	.17,5	.19,7	.21,9
900	.12,3	.14,8	.17,3	.19,7	.22,2	.24,7
1000	.13,7	.16,4	.19,2	.21,9	.24,7	.27,4
1100	.15,1	.18,1	.21,1	.24,1	.27,1	.30,1
1200	.16,4	.19,7	.23,0	.26,3	.29,6	.32,9
1300	.17,8	.21,4	.24,9	.28,5	.32,1	.35,6
1400	.19,2	.23,0	.26,8	.30,7	.34,5	.38,4
1500	.20,5	.24,7	.28,8	.32,9	.37.0	.41,1
1600	.21,9	.26,3	.30,7	.35,1	.39,5	.43,8
1700	.23,3	.27,9	.32,6	.37,3	.41,9	.46,6
1800	.24,7	.29,6	.34,5	.39,5	.44,4	.49,3
1900	.26,0	.31,2	.36,4	.41,6	.46,8	.52,1
2000	.27,4	.32,9	.38,4	.43,8	.49,3	.54,8
2100	.28,8	.34,5	.40,3	.46,0	.51,8	.57,5
2200	.30,1	.36,2	.42,2	.48,2	.54,2	.60,3
2300	.31,5	.37,8	.44,1	.50,4	.56,7	.63,0
2400	.32,9	.39,5	.46.0	.52,6	.59,2	.65,8
2500	.34,2	.41,1	.47,9	.54,8	.61,6	.68,5
2600	.35,6	.42,7	.49,9	.57,0	.64,1	.71,2
2700	.37,0	.44,4	.51,8	.59,2	.66,6	.74,0
2800	.38,4	.46,0	.53,7	.61,4	.69,0	.76,7
2900	.39,7	.47,7	.55,6	.63,6	.71,5	.79,5
3000	.41,1	.49,3	.57,5	.65,8	.74,0	.82,2
3100	.42,5	.51,0	.59,5	.67,9	.76,4	.84,9
3200	.43,8	.52,6	.61,4	.70,1	.78,9	.87,7
3300	.45,2	.54,2	.63,3	.72,3	.81,4	.90,4
3400	.46,6	.55,9	.65,2	.74,5	.83,8	.93,2
3500	.47,9	.57,5	.67,1	.76,7	.86,3	.95,9
3600	.49,3	.59,2	.69,0	.78,9	.88,8	.98,6
3700	.50,7	.60,8	.71,0	.81,1	.91,2	1.01,4
3800	.52,1	.62,5	.72,9	.83,3	.93,7	1.04,1
3900	.53,4	.64,1	.74,8	.85,5	.96,2	1.06,8
4000	.54,8	.65,8	.76,7	.87,7	.98,6	1.09,6
4100	.56,2	.67,4	.78,6	.89,9	1.01,1	1.12,3
4200	.57,5	.69.0	.80,5	.92,1	1.03,6	1.15,1
4300	.58,9	.70,7	.82,5	.94,2	1.06,0	1.17,8
4400	.60,3	.72,3	.84,4	.96,4	1.08,5	1.20,5
4500	.61,6	.74,0	.86,3	·98,6	1.11,0	1.23,3
4600	.63.0	.75,6	.88,2	1.00,8	1.13,4	1.26,0
4700	.64,4	.77,3	.90,1	1.03,0	1.15,9	1.28,8
4800	.65,8	.78,9	.92,1	1.05,2	1.18,4	1.31,5
4900	.67,1	.80,5	.94,0	1.07,4	1.20,8	1.34,2
5000	.68,5	.82,2	.95,9	1.09,6	1.23,3	1.37,0

Amt.	Interest, 1 DAY.—Continued.					
Rate.	5	6	7	8	9	10
5100	.69,9	.83,8	.97,8	1.11,8	1.25,8	1.39,7
5200	.71,2	.85,5	.99,7	1.14,0	1.28,2	1.42,5
5300	.72,6	.87,1	1.01,6	1.16,2	1.30,7	1.45,2
5400	.74,0	.88,8	1.03,6	1.18,4	1.33,2	1.47,9
5500	.75,3	.90,4	1.05,5	1.20,5	1.35,6	1,50,7
5600	.76,7	.92,1	1.07,4	1.22,7	1,38,1	1.53,4
5700	.78,1	.93,7	1.09,3	1.24,9	1.40,5	1.56,2
5800	.79,5	.95,3	1.11,2	1.27,1	1.43,0	1.58,9
5900	.80,8	.97,0	1.13,2	1.29,3	1.45,5	1.61,6
6000	.82,2	.98,6	1.15,1	1.31,5	1,47,9	1,64.4
6100	.83,6	1.00,3	1.17,0	1.33,7	1.50,4	1.67,1
6200	.84,9	1.01,9	1.18,9	1.35,9	1.52,9	1.69,9
6300	.86,3	1.03,6	1.20,8	1.38,1	1.55,3	1.72,6
6400	.87,7	1.05,2	1.22,7	1.40,3	1.57,8	1.75,3
6500	.89,0	1,06,8	1.24,7	1.42,5	1.60,3	1.78,1
6600	.90,4	1.08,5	1.26,6	1.44,7	1.62,7	1.80,8
6700	.91,8	1.10,1	1.28,5	1.46,8	1.65,2	1.83,6
6800	.93,2	1.11,8	1.30,4	1.49,0	1.67,7	1.86,3
6900	.94,5	1.13,4	1.32,3	1.51,2	1.70,1	1.89,0
7000	.95,9	1.15,1	1.34,2	1.53,4	1.72,6	1.91,8
7100	.97,3	1.16,7	1,36,2	1.55,6	1,75,1	1.94,5
7200	.98,6	1.18,4	1.38,1	1.57,8	1.77,5	1.97,3
7300	1.00,0	1.20,0	1.40,0	1.60,0	1.80,0	2.00,0
7400	1.01,4	1.21,6	1.41,9	1.62,2	1.82,5	2.02,7
7500	1.02,7	1.23,3	1.43,8	1.64,4	1.84,9	2.05,5
7600	1.04,1	1.24,9	1.45,8	1.66,6	1.87,4	2.08,2
7700	1.05,5	1.26,6	1.47,7	1,68,8	1.89,9	2.11,0
7800	1.06,8	1.28,2	1.49,6	1.71.0	1.92.3	2.13,7
7900	1.08,2	1.29,9	1.51,5	1.73,2	1.94,8	2.16,4
8000	1.09,6	1.31,5	1.53,4	1.75,3	1.97,3	2.19,2
8100	1.11.0	1.33,2	1.55,3	1.77,5	1.99,7	2.21,9
8200	1.12,3	1.34,8	1.57,3	1.79,7	2.02,2	2.24,7
8300	1.13,7	1.36,4	1.59,2	1.81,9	2.04,7	2.27,4
8400	1.15,1	1.38,1	1.61,1	1.84,1	2.07,1	2.30,1
8500	1.16,4	1.39,7	1.63,0	1.86,3	2.09,6	2.32,9
8600	1.17,8	1.41,4	1.64,9	1.88,5	2.12,1	2.35,6
8700	1.19,2	1.43,0	1.66,8	1.90,7	2.14,5	2.38,4
8800	1.20,5	1.44,7	1.68,8	1.92,9	2.17,0	2.41,1
8900	1.21,9	1.46,3	1.70,7	1.95,1	2.19,5	2.43,8
9000	1.23,3	1.47,9	1,72.6	1.97,3	2.21.9	2.46,6
9100	1.24,7	1.49,6	1.74,5	1.99,5	2.24,4	2.49,3
9200	1.26,0	1,51,2	1.76,4	2.01,6	2.26,8	2.52,1
9300	1.27,4	1.52,9	1.78,4	2.03,8	2.29,3	2.54,8
9400	1.28,8	1.54,5	1.80,3	2.06,0	2.31,8	2.57,5
9500	1.30,1	1.56,2	1.82,2	2.08,2	2.34,2	2.60,3
9600	1.31,5	1.57,8	1.84,1	2.10,4	2.36,7	2.63.0
9700	1.32,9	1.59,5	1.86,0	2.12,6	2.39,2	2.65,8
9800	1.34,2	1.61,1	1.87,9	2.14,8	2.41,6	2.68,5
9900	1.35,6	1.62,7	1.89,9	2.17,0	2.44,1	2.71.2
10000	1.37,0	1.64,4	1.91,8	2.19,2	2.46,6	2.74 0

Amt.	Interest, 2 DAYS.					
Rate.	5	6	7	8	9	10
100	.02,7	.03,3	.03,8	.04,4	.04,9	.05,5
200	.05,5	.06,6	.07,7	.08,8	.09,9	.11,0
300	.08,2	.09,9	.11,5	.13,2	.14,8	.16,4
400	.11,0	.13,2	.15,3	.17,5	.19,7	.21,9
500	.13,7	.16,4	.19,2	.21,9	.24,7	.27,4
600	.16,4	.19,7	.23,0	.26,3	.29,6	.32,9
700	.19,2	.23,0	.26,8	.30,7	.34,5	.38,4
800	.21,9	.26,3	.30,7	.35,1	.39,5	.43.8
900	.24,7	.29,6	.34,5	.39,5	.44,4	.49,3
1000	.27,4	.32,9	.38,4	.43,8	.49,3	.54.8
1100	.30,1	.36,2	.42,2	.48,2	.54,2	.60,3
1200	.32,9	.39,5	.46,0	.52,6	.59,2	.65,8
1300	.35,6	.42,7	.49,9	.57,0	.64,1	.71,2
1400	.38,4	.46,0	.53,7	.61,4	.69.0	.76,7
1500	.41,1	.49,3	.57,5	.65,8	.74,0	.82,2
1600	.43,8	.52,6	.61,4	.70,1	.78,9	.87,7
1700	.46,6	.55,9	.65,2	.74,5	.83,8	.93,2
1800	.49,3	.59,2	.69,0	.78,9	.88,8	.98,6
1900	.52,1	.62,5	.72,9	.83,3	.93,7	1.04,1
2000	.54,8	.65,8	.76,7	.87,7	.98,6	1.09,6
2100	.57,5	.69,0	.80,5	.92,1	1.03,6	1,15,1
2200	.60,3	.72,3	.84,4	.96,4	1.08,5	1.20,5
2300	.63,0	.75,6	.88,2	1.00,8	1.13,4	1.26,0
2400	.65,8	.78,9	.92,1	1.05,2	1.18,4	1.31,5
2500	.68,5	.82,2	.95,9	1.09,6	1.23,3	1.37.0
2600	.71,2	.85,5	.99,7	1.14,0	1.28,2	1.42.5
2700	.74,0	.88,8	1.03,6	1.18,4	1.33,2	1.47,9
2800	.76,7	.92,1	1.07,4	1.22,7	1.38,1	1.53,4
2900	.79,5	.95,3	1.11,2	1.27,1	1.43,0	1.58,9
3000	.82,2	.98,6	1.15.1	1.31,5	1.47,9	1.64,4
3100	.84,9	1.01,9	1.18,9	1.35,9	1.52,9	1.69,9
3200	.87,7	1.05,2	1.22,7	1.40,3	1.57,8	1.75,3
3300	.90,4	1.08,5	1.26,6	1.44,7	1.62,7	1.80,8
3400	.93,2	1.11,8	1.30,4	1.49,0	1.67,7	1.86,3
3500	.95,9	1.15,1	1.34,2	1.53,4	1.72,6	1.91,8
3600	.98,6	1.18,4	1.38,1	1.57,8	1.77,5	1.97,3
3700	1.01,4	1.21,6	1.41,9	1.62,2	1.82,5	2.02,7
3800	1.04,1	1.24,9	1.45,8	1.66,6	1.87,4	2.08,2
3900	1.06,8	1.28,2	1.49,6	1.71,0	1.92,3	2.13,7
4000	1.09,6	1.31,5	1.53,4	1.75,3	1.97,3	2.19,2
4100	1.12,3	1.34,8	1.57,3	1.79,7	2.02,2	2.24,7
4200	1.15,1	1.38,1	1.61,1	1.84,1	2.07,1	2.30,1
4300	1.17,8	1.41,4	1.64,9	1.88,5	2.12,1	2.35,6
4400	1.20,5	1.44,7	1.68,8	1.92,9	2.17,0	2.41,1
4500	1.23,3	1,47,9	1.72,6	1.97,3	2.21,9	2.46,6
4600	1.26,0	1.51,2	1.76,4	2.01,6	2.26,8	2.52,1
4700	1.28,8	1.54,5	1.80,3	2.06,0	2.31,8	2.57,5
4800	1.31,5	1.57.8	1.84,1	2.10,4	2.36,7	2.63,0
4900	1.34,2	1.61,1	1.87,9	2.14,8	2.41,6	2.68,5
5000	1.37,0	1.64,4	1.91,8	2.19,2	2.46,6	2.74.0

Amt.	Interest, 2 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	1.39,7	1.67,7	1.95,6	2.23,6	2.51,5	2.79,5
5200	1.42,5	1.71,0	1.99,5	2.27,9	2.56,4	2.84,9
5300	1.45,2	1.74,2	2.03,3	2.32,3	2.61,4	2.90,4
5400	1.47,9	1.77,5	2.07,1	2.36,7	2.66,3	2.95,9
5500	1.50,7	1.80,8	2.11,0	2.41.1	2.71,2	3.01,4
5600	1.53,4	1.84,1	2.14,8	2.45,5	2.76,2	3.06,8
5790	1.56,2	1.87,4	2.18,6	2.49,9	2.81,1	3.12,3
5800	1.58,9	1.90,7	2.22,5	2.54,2	2.86,0	3.17,8
5900	1.61,6	1.94,0	2.26,3	2.58,6	2.91,0	3.23,3
6000	1.64,4	1.97,3	2.30,1	2.63,0	2.95,9	3.28,8
6100	1.67,1	2.00,5	2.34,0	2.67,4	3.00,8	3.34,2
6200	1.69,9	2.03,8	2.37,8	2.71,8	3.05,8	3.39,7
6300	1.72,6	2.07,1	2.41,6	2.76,2	3.10,7	3.45,2
6400	1.75,3	2.10,5	2.45,5	2.80,5	3.15,6	3.50,7
6500	1.78,1	2.13,7	2.49,3	2.84,9	3.20,5	3.56,2
6600	1.80,8	2.17,0	2.53,2	2.89,3	3.25,5	3.61,6
6700	1.83,6	2.20,3	2.57,0	2.93,7	3.30,4	3.67,1
6800	1.86,3	2.23,6	2.60,8	2.98,1	3.35,3	3.72,6
6900	1.89,0	2.26,6	2.64,7	3.02,5	3.40,3	3.78,1
7000	1.91,8	2.30,1	2.68,5	3.06,8	3.45,2	3.83,6
7100	1.94,5	2.33,4	2.72,3	3.11,2	3.50,1	3.89,0
7200	1.97,3	2.36,7	2.76,2	3.15,6	3.55,1	3.94,5
7300	2.00,0	2.40,0	2.80,0	3.20,0	3.60,0	4.00,0
7400	2.02,7	2.43,3	2,83,8	3.24,4	3.64,9	4.05,5
7500	2.05,5	2.46,6	2.87,7	3.28,8	3.69,9	4.11,0
7600	2.08,2	2,49,9	2.91,5	3.33,2	3.74,8	4.16,4
7700	2.11,0	2.53,2	2.95,3	3.37,5	3.79,7	4.21,9
7800	2.13 7	2.56,4	2.99,2	3.41,9	3.84,7	4.27,4
7900	2.16,4	2.59,7	3.03,0	3.46,3	3.89,6	4.32,9
8000	2.19,2	2.63,0	3.06,8	3.50,7	3.94,5	4.38,4
8100	2.21,9	2.66,3	3.10,7	3.55,1	3.99,5	4.43,8
8200	2.24,7	2.69,6	3.14,5	3.59,5	4.04,4	4.49,3
8300	2.27,4	2.72,9	3.18,4	3.63,8	4.09,3	4.54,8
8400	2.30,1	2.76,2	3.22,2	3.68,2	4.14,2	4.60,3
8500	2.32,9	2.79,5	3.26,0	3.72,6	4.19,2	4.65,8
8600	2.35,6	2.82,7	3.29,9	3.77,0	4.24,1	4.71,2
8700	2.38,4	2.86,0	3.33,7	3.81,4	4.29,0	4.76,7
8800	2.41,1	2.89,3	3.37,5	3.85,8	4.34,0	4.82,2
8900	2.43,8	2.92,6	3.41,4	3.90,1	4.38,9	4.87,7
9000	2.46,6	2.95,9	3.45,2	3.94,5	4.43,8	4.93,2
9100	2.49,3	2.99,2	3.49,0	3.98,9	4.48,8	4.98,6
9200	2.52,1	3.02,5	3.52,9	4.03,3	4.53,7	5.04,1
9300	2.54,8	3.05,8	3.56,7	4.07,7	4.58,6	5.09,6
9400	2.57,5	3.09,0	3.60,5	4.12,1	4.63,6	5.15,1
9500	2.60,3	3.12,3	3.64,4	4.16,4	4.68,5	5.20,5
9600	2.63,0	3.15,6	3.68,2	4.20,8	4.73,4	5.26.0
9700	2.65,8	3.18,9	3.72,1	4.25,2	4.78,4	5.31,5
9800	2.68,5	3.22,2	3.75,9	4.29,6	4.83,3	5.37,0
9900	2.71,2	3.25,5	3.79,7	4.34,0	4.88,2	5.42,5
10000	2.74,0	3.28,8	3.83,6	4.38,4	4.93,2	5.47,9

Amt.	Interest, 3 DAYS.					
Rate.	5	6	7	8	9	10
100	.04,1	.04,9	.05,8	.06,6	.07,4	.08,2
200	.08,2	.09,9	.11,5	.13,2	.14,8	.16,4
300	.12,3	.14,8	.17,3	.19,7	.22,2	.24,7
400	.16,4	.19,7	.23,0	.26,3	.29,6	.32.9
500	.20,5	.24,7	.28,8	.32,9	.37,0	.41.1
600	.24,7	.29,6	.34,5	.39,5	.44,4	.49,3
700	.28,8	.34,5	.40,3	.46.0	.51,8	.57,5
800	.32,9	.39,5	.46,0	.52,6	.59,2	.65,8
900	.37,0	.44,4	.51,8	.59,2	.66,6	.74,0
1000	.41,1	.49,3	.57,5	.65,8	.74,0	.82,2
1100	.45,2	.54,2	.63,3	.72,3	.81,4	.90,4
1200	.49,3	.59,2	.69,0	.78,9	.88,8	.98,6
1300	.53,4	.64,1	.74,8	.85,5	.96,2	1.06,8
1400	.57,5	.69,0	.80,5	.92,1	1.03,6	1.15,1
1500	.61,6	.74,0	.86,3	.98,6	1.11,0	1.23,3
1600	.65,8	.78,9	.92,1	1.05,2	1,18,4	1.31,5
1700	.69,9	.83,8	.97,8	1.11,8	1.25,8	1.39,7
1800	.74,0	.88,8	1.03,6	1.18,4	1.33,2	1.47,9
1900	.78,1	.93,7	1.09,3	1.24,9	1.40,5	1.56,2
2000	.82,2	.98,6	1.15,1	1.31,5	1.47,9	1.64,4
2100	.86,3	1.03,6	1.20,8	1.38,1	1.55,3	1.72,6
2200	.90,4	1.08,5	1.26,6	1.44,7	1.62,7	1.80,8
2300	.94,5	1.13,4	1.32,3	1.51,2	1.70,1	1.89,0
2400	.98,6	1.18,4	1.38,1	1.57,8	1,77.5	1.97,3
2500	1.02,7	1.23,3	1.43,8	1.64,4	1.84,9	2.05,5
2600	1.06,8	1.28,2	1.49,6	1.71,0	1.92,3	2.13,7
2700	1.11,0	1.33,2	1.55,3	1.77,5	1.99,7	2.21,9
2800	1.15,1	1.38,1	1.61,1	1.84,1	2.07,1	2.30,1
2900	1.19,2	1.43,0	1.66,8	1.90,7	2.14,5	2.38,4
3000	1.23,3	1.47,9	1.72,6	1.97,3	2.21,9	2.46,6
3100	1.27,4	1.52,9	1.78,4	2.03,8	2.29,3	2.54,8
3200	1.31,5	1.57,8	1.84,1	2.10,4	2.36,7	2.63,0
3300	1.35,6	1.62,7	1.89,9	2.17,0	2.44,1	2.71,2
3400	1.39,7	1.67,7	1.95,6	2.23,6	2.51.5	2.79,5
3500	1.43,8	1.72,6	2.01,4	2.30,1	2.58,9	2.87,7
3600	1.47,9	1.77,5	2.07,1	2.36,7	2.66,3	2.95,9
3700	1.52,1	1.82,5	2.12,9	2.43,3	2.73,7	3.04,9
3800	1.56,2	1.86,4	2.18,6	2.49,9	2.81,1	3.12,3
3900	1.60,3	1.92,3	2.24,4	2.56,4	2.88,5	3.20,5
4000	1.64,4	1.97,3	2.30,1	2.63,0	2.95,9	3.28,8
4100	1.68,5	2.02,2	2.35,9	2.69,6	3.03,3	3.37,0
4200	1.72,6	2.07,1	2.41,6	2.76,2	3.10,7	3.45,2
4300	1.76,7	2.12,1	2.47,4	2.82,7	3.18,1	3.53,4
4400	1.80,8	2.17,0	2.53,2	2.89,3	3.25,5	3.61,6
4500	1.84,9	2.21,9	2.58,9	2.95,9	3.32,9	3.69,9
4600	1.89,0	2.26,8	2.64,7	3.02,5	3.40,3	3.78,1
4700	1.93,2	2.31,8	2.70,4	3.09,0	3.47,7	3.86,3
4800	1.97,3	2.36,7	2.76,2	3.15,6	3.55,1	3.94,5
4900	2.01,4	2.41,6	2.81,9	3.22,2	3.62,5	4.02,7
5000	2.05,5	2.46,6	2.87,7	3.28,8	3.69,9	4.11,0

Amt.	Interest, 3 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	2.09,6	2.51,5	2.93,4	3.35,3	3.77,3	4.19,2
5200	2.13,7	2.56,4	2.99,2	3.41,9	3.84,7	4.27,4
5300	2.17,8	2.61,4	3.04,9	3.48,5	3.92,1	4.35,6
5400	2.21,9	2.66,3	3.10,7	3.55,1	3.99,5	4.43,8
5500	2.26,0	2.71,2	3.16,4	3.61,6	4.06,8	4.52,1
5600	2.30,1	2.76,2	3.22,2	3.68,2	4.14,2	4.60,3
5700	2.34,2	2.81,1	3.27,9	3.74,8	4.21,6	4.68,5
5800	2.38,4	2.86,0	3.33,7	3.81,4	4.29,0	4.76,7
5900	2.42,5	2.91,0	3.39,5	3.87,9	4.36,4	4.84,9
6000	2.46,6	2,95,9	3.45,2	3.94,5	4.43,8	4.93,2
6100	2.50,7	3.00,8	3.51,0	4.01,1	4.51,2	5.01,4
6200	2.54,8	3.05,8	3.56,7	4.07,7	4.58,6	5.09,6
6300	2.58,9	3.10,7	3.62,5	4.14,2	4.66,0	5.17,8
6400	2.63,0	3.15,6	3.68,2	4.20,8	4.73,4	5.26,0
6500	2.67,1	3.20,5	3.74,0	4.27,4	4.80,8	5.34,2
6600	2.71,2	3.25,5	3.79,7	4.34,0	4.88,2	5.42,5
6700	2.75,3	3.30,4	3.85,5	4.40,5	4.95,6	5.50,7
6800	2.79,5	3.35,3	3.91,2	4,47,1	5.03,0	5.58,9
6900	2.83,6	3.40,3	3,97.0	4.53,7	5.10,4	5.67,1
7000	2.87,7	3.45,2	4.02,7	4.60,3	5.17,8	5.75,3
7100	2.91,8	3.50,1	4.08,5	4.66,8	5.25,2	5.83,6
7200	2.95,9	3.55,1	4.14,2	4.73,4	5.32,6	5.91,8
7300	3.00,0	3.60,0	4.20,0	4.80,0	5.40,0	6.00,0
7400	3.04,1	3.64,9	4.25,8	4.86,6	5.47,4	6.08,2
7500	3.08,2	3.69,9	4.31,5	4.93,2	5.54,8	6.16,4
7600	3.12,3	3.74,8	4.37,3	4.99,7	5.62,2	6.24,7
7700	3.16,4	6.79,7	4.43,0	5.06,3	5.69,6	6.32.9
7800	3.20,5	3.84,7	4.48,8	5.12,9	5.77,0	6.41,1
7900	3.24,7	4.89,6	4.54,5	5.19,5	5.84,4	6.49,3
8000	3.28,8	3.94,5	4.60,3	5.26,0	5.91,8	6.57,5
8100	3.32,9	3.99,5	4.66,0	5.32,6	5.99,2	6.65.8
8200	3.37,0	4.04,4	4.71,8	5.39,2	6.06,6	6.74,0
8300	3.41,1	4.09,3	4.77,5	5.45,8	6.14,0	6.82,2
8400	3.45,2	4.14,2	4.83,3	5.52,3	6.21,4	6.90,4
8500	3.49,3	4.19,2	4.89,0	5.58,9	6.28,8	6.98,6
8600	3.53,4	4.24,1	4.94,8	5.65,5	6.36,2	7.06,8
8700	3.57,5	4.29,0	5.00,5	5.72,1	6.43,6	7.15,1
8800	3.61,6	4.34,0	5.06,3	5.78,6	6.51,0	7.23,3
8900	3.65,8	4.38,9	5.12,1	5.85,2	6.58,4	7.3195
9000	3.69,9	4.43,8	5.17.8	5.91,8	6.65,8	7.39,7
9100	3.74,0	4.48,8	5.23,6	5.98,4	6.73,2	7.47,9
9200	3.78,1	4.53,7	5.29,3	6.04,9	6.80,5	7.56,2
9300	3.82,2	4.58,6	5.35,1	6.11,5	6.87,9	7.64,4
9400	3.86,3	4.63,6	5.40,8	6.18,1	6.95,3	7.72,6
9500	3.90,4	4.68,5	5.46,6	6.24,7	7.02,7	7.80,8
9600	3.94,5	4.73,4	5.52,3	6.31,2	7.10,1	7.89,0
9700	3.98,6	4.78,4	5.58,1	6.37,8	7.17,5	7.97,3
9800	4.02,7	4.83,3	5.63,8	6.44,4	7.24,9	8.05,5
9900	4.06,8	4.88,2	5.69,6	6.51,0	7.32,3	8.13.7
10000	4.11,0	4.93,2	5.75,3	6.57,5	7.39.7	8.21.9

Amt.	Interest, 4 DAYS.					
Rate.	5	6	7	8	9	10
100	.05,5	.06,6	.07,7	.08,8	.09,9	.11,0
200	.11,0	.13,2	.15,3	.17,5	.19,7	.21,9
300	.16,4	.19,7	.23,0	.26,3	.29,6	.32,9
400	.21,9	.26,3	.30,7	.35,1	.39,5	.43,8
500	.27,4	.32,9	.38,4	.43,8	.49,3	.54,8
600	.32,9	.39,5	.46,0	.52,6	.59,2	.65,8
700	.38,4	.46,0	.53,7	.61,4	.69,0	.76,7
800	.43,8	.52,6	.61,4	.70,1	.78,9	.87,7
900	.49,3	.59,2	.69,0	.78,9	.88,8	.98,6
1000	.54,8	.65,8	.76,7	.87,7	.98,6	1.09,6
1100	.60,3	.72,3	.84,4	.96,4	1.08,5	1.20,5
1200	.65,8	.78,9	.92,1	1.05,2	1.18,4	1.31,5
1300	.71,2	.85,5	.99,7	1.14,0	1.28,2	1.42,5
1400	.76,7	.92,1	1.07,4	1.22,7	1.38,1	1.53,4
1500	.82,2	.98,6	1.15,1	1.31,5	1.47,9	1.64,4
1600	.87,7	1.05,2	1.22,7	1.40,3	1.57,8	1.75,3
1700	.93,2	1.11,8	1.30,4	1.49,0	1.67,7	1 86,3
1800	.98,6	1.18,4	1,38,1	1.57,8	1.77,5	1.97,3
1900	1.04,1	1.24,9	1.45,8	1.66,6	1.87,4	2.08,2
2000	1.09,6	1.31,5	1.53,4	1.75,3	1.97,3	2.19,2
2100	1.15,1	1.38,1	1.61,1	1.84,1	2.07,1	2.30,1
2200	1.20,5	1.44,7	1.68,8	1.92,0	2.17,0	2.41,1
2300	1.26,0	1.51,2	1.76,4	2.01,6	2.26,8	2.52,1
2400	1.31,5	1.57.8	1.84.1	2.10,4	2.36,7	2.63,0
2500	1.37,0	1.64,4	1.91,8	2.19,2	2.46,6	2.74.0
2600	1.42,5	1.71,0	1.99,5	2.27,9	2.56,4	2.84,9
2700	1.47,9	1.77,5	2.07,1	2.36,7	2.66,3	2.95,9
2800	1.53,4	1.84,1	2.14,8	2.45,5	2.76,2	3.06,8
2900	1.58,9	1.90,7	2.22,5	2.54.2	2.86,0	3.17,8
3000	1,64,4	1.97,3	2.30,1	2.63,0	2.95,9	3.28,8
3100	1.69.9	2.03,8	2.37,8	2.71,8	3.05,8	3.39,7
3200	1.75,3	2.10,4	2.45,5	2.80,5	3.15,6	3.50,7
3300	1.80,8	2.17,0	2.53,2	2.89,3	3.25,5	3.61,6
3400	1.86,3	2.23,6	2.60,8	2.98,1	3.35,3	3.72,6
3500	1.91,8	2.30,1	2.68,5	3.06,8	3.45,2	3.83,6
3600	1.97,3	2.36,7	2.76,2	3.15,6	3.55,1	3.94,5
3700	2.02,7	2.43,3	2.83,8	3.24,4	3.64,9	4.05,5
3800	2.08,2	2.49,9	2.91,5	3.33,2	3.74,8	4.16,4
3900	2.13,7	2.56,4	2.99,2	3.41,9	3.84,7	4.27,4
4000	2.19,2	2.63,0	3.06,8	3.50,7	3.94,5	4.38,4
4100	2.24,7	2.69,6	3.14,5	3.59,5	4.04,4	4.49,3
4200	2.30,1	2.76,2	3.22,2	3.68,2	4.14,2	4.60,3
4300	2.35,6	2.82,7	3.29,9	3.77,0	4.24,1	4.71,2
4400	2.41,1	2.89,3	3.37,5	3.85,8	4.34,0	4.82,2
4500	2.46,6	2.95,9	3.45,2	3.94,5	4.43,8	4.93,2
4600	2.52,1	3.02.5	3.52,9	4.03,3	4.53,7	5.04,1
4700	2.57,5	3.09,0	3.60,5	4.12,1	4.63,6	5.15,1
4800	2.63,0	3.15,6	3.68,2	4.20,8	4.73,4	5.26,0
4900	2.68,5	3.22,2	3.75,9	4.29,6	4.83,3	5.37,0
5000	2.74,0	3.28,8	3.83,6	4.38,4	4.93,2	5.47,9

Amt.	Interest, 4 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	2.79,5	3.35,3	3.91,2	4.47,1	5.03,0	5.58,9
5200	2.84,9	3.41,9	3.98,9	4.55,9	5.12,9	5.69,9
5300	2.90,4	3.48,5	4.06,6	4.64,7	5.22,7	5.80,8
5400	2 95,9	3.55,1	4.14,2	4.73,4	5.32,6	5.91,8
5500	3.01,4	3.61,6	4.21,9	4.82,2	5.42,5	6.02,7
5600	3.06,8	3.68,2	4.29,6	4.91,0	5.52,3	6.13,7
5700	3.12,3	3.74,8	4.37,3	4.99,7	5.62,2	6.24,7
5800	3.17,8	3.81,4	4.44,9	5.08,5	5.72,1	6,35.6
5900	3.23,3	3.87,9	4.52,6	5.17,3	5.81,9	6.46,6
6000	3.28,8	3.94,5	4.60,3	5.26,0	5.91,8	6.57,5
6100	3.34,2	4.01,1	4.67,9	5.34,8	6.01,6	6.68,5
6200	3.39,7	4.07,7	4.75,6	5.43,6	6.11,5	6.79,5
6300	3.45,2	4.14,2	4.83,3	5.52,3	6.21,4	6.90,4
6400	3.50,7	4.20,8	4.91,0	5.61,1	6.31,2	7.01,4
6500	3.56,2	4.27,4	4.98,6	5.69,9	6.41,1	7.12,3
6600	3.61,6	4.34,0	5.06,3	5.78,6	6.51,0	7.23.3
6700	3.67.1	4.40,5	5.14,0	5.87,4	6.60,8	7.34,2
6800	3.72,6	4.47,1	5.21,6	5.96,2	6.70,7	7.45,2
6900	3.78,1	4.53,7	5.29,3	6.04,9	6.80,5	7.56,2
7000	3.83,6	4.60,3	5.37,0	6.13,7	6.90,4	7.67,1
7100	3.89,0	4.66,8	5.44,7	6.22,5	7.00,3	7.78,1
7200	3.94,5	4.73,4	5.52,3	6.31,2	7.10,1	7.89,0
7300	4.00,0	4.80,0	5.60,0	6.40,0	7.20,0	8,00,0
7400	4.05,5	4.86,6	5.67,7	6.48,8	7.29,9	8.11,0
7500	4.11,0	4.93,2	5.75,3	6.57,5	7.39,7	8.21,9
7600	4.16,4	4.99,7	5.83,0	6.66,3	7.49,6	8.32,9
7700	4.21,9	5.06,3	5.90,7	6.75,1	7.59,5	8.43,8
7800	4.27,4	5.12,9	5.98,4	6.83,8	7.69,3	8.54,8
7900	4.32,9	5.19,5	6.06,0	6.92,6	7.79,2	8.65 8
8000	4.38,4	5.26,0	6.13,7	7.01,4	7.89,0	8.76.7
8100	4.43,8	5.32,6	6.21,4	7.10,1	7.98,9	8.87,7
8200	4.49,3	5.39,2	6.29,0	7.18,9	8.08,8	8.98,6
8300	4.54,8	5.45,8	6.36,7	7.27,7	8.18,6	9.09,6
8400	4.60,3	5.52,3	6.44,4	7.36,4	8.28,5	9.20,5
8500	4.65,8	5.58,9	6.52,1	7.45,2	8.38,4	9.31,5
8600	4.71,2	5.65,5	6.59,7	7.54,0	8.48,2	9.42,5
8700	4.76,7	5.72,1	6.67,4	7.62,7	8.58,1	9.53,4
8800	4.82,2	5.78,6	6.75,1	7.71,5	8.67,9	9.64,4
8900	4.87,7	5.85,2	6.82,7	7.80,3	8.77,8	9.75,3
9000	4.93,2	5.91,8	6.90,4	7.89,0	8.87,7	9.86,3
9100	4.98,6	5.98,4	6.98,1	7.97,8	8.97,5	9.97,3
9200	5.04,1	6.04,9	7.05,8	8.06,6	9.07.4	10.08,2
9300	5.09.6	6.11,5	7.13,4	8.15,3	9.17,3	10.19,2
9400	5.15,1	6.18,1	7.21,1	8.24,1	9.27,1	10.30,1
9500	5.20,5	6.24,7	7.28.8	8.32.9	9.37.0	10.41,1
9600	5.26,0	6.31,2	7.36,4	8.41,6	9.46,8	10.52,1
9700	5.31,5	6.37,8	7.44,1	8.50.4	9.56,7	10.63,0
9800	5.37,0	6.44,4	7.51,8	8.59,2	9.66,6	10.74,0
9900	5.42,5	6.51.0	7.59,5	8.67,9	9.76.4	10.84,9
10000	5.47,9	6.57,5	7.67,1	8.76.7	9.86,3	10.95,9

Amt.	Interest, 5 DAYS.					
Rate.	5	6	7	8	9	10
100	.06,8	.08,2	.09,6	.11,0	.12,3	.13,7
200	.13,7	.16,4	.19,2	.21,9	.24,7	.27,4
300	.20,5	.24,7	.28,8	.32,9	.37,0	.41,1
400	.27,4	.32,9	.38,4	.43,8	.49,3	.54,8
500	.34,2	.41,1	.47,9	.54,8	.61,6	.68,5
600	.41,1	.49,3	.57,5	.65,8	.74,0	.82,2
700	.47,9	.57,5	.67,1	.76,7	.86,3	.95,9
800	.54,8	.65,8	.76,7	.87,7	.98,6	1.09,6
900	.61,6	.74,0	.86,3	.98,6	1.11,0	1.23,3
1000	.68.5	.82,2	.95.9	1.09,6	1.23,3	1.37,0
1100	.75,3	.90,4	1.05,5	1.20,5	1.35,6	1.50,7
1200	.82,2	.98,6	1.15,1	1.31,5	1.47,9	1.64,4
1300	.89,0	1.06,8	1.24,7	1.42,5	1.60,3	1.78,1
1400	.95,9	1.15,1	1.34,2	1.53.4	1.72,6	1.91,8
1500	1.02,7	1.23,3	1.43,8	1.64,4	1.84,9	2.05,5
1600	1.09,6	1.31,5	1.53,4	1.75,3	1.97,3	2.19,2
1700	1.16,4	1.39,7	1.63,0	1.86,3	2.09,6	2.32,9
1800	1.23,3	1.47,9	1.72,6	1.97,3	2.21,9	2.46,6
1900	1.30,1	1.56,2	1.82,2	2.08,2	2.34,2	2.60,3
2000	1.37,0	1.64,4	1.91,8	2.19,2	2.46,6	2.74,0
2100	1.43,8	1.72,6	2.01 4	2.30,1	2.58,9	2.87,7
2200	1.50,7	1.80,8	2.11,0	2.41,1	2.71,2	3.01,4
2300	1.57,5	1.89,0	2.20,5	2.52,1	2.83,6	3.15,1
2400	1.64,4	1.97,3	2.30,1	2.63,0	2.95,9	3.28,8
2500	1.71,2	2.05,5	2.39,7	2.74,0	3.08,2	3.42,5
2600	1.78,1	2.13,7	2.49,3	2.84,9	3.20,5	3,56.2
2700	1.84,9	2.21,9	2.58,9	2.95,9	3.32,9	3.69,9
2800	1.91,8	2.30,1	2.68,5	3.06,8	3.45,2	3.83,6
2900	1.98,6	2.38,4	2.78,1	3.17,8	3.57,5	3.97,3
3000	2.05,5	2.46,6	2.87.7	3.28,8	3.69,9	4.11,0
3100	2.12,3	2.54,8	2.97,3	3.39,7	3.82,2	4.24,7
3200	2.19,2	2.63,0	3.06,8	3.50,7	3.94,5	4.38,4
3300	2.26,0	2.71,2	3.16,4	3.61,6	4.06,8	4.52,1
3400	2.32,9	2.79,5	3.26,0	3.72,6	4.19,2	4.65,8
3500	2.39,7	2.87,7	3.35,6	3.83,6	4.31,5	4.79,5
3600	2.46,6	2.95,9	3.45,2	3.94,5	4.43,8	4.93,2
3700	2.53,4	3.04,1	3.54,8	4.05,5	4.56.2	5.06,8
3800	2.60,3	3.12,3	3.64,4	4.16,4	4.68,5	5.20,5
3900	2.67,1	3.20,5	3.74,0	4.27,4	4.80,8	5.34,2
4000	2.74,0	3.28,8	3.83,6	4.38,4	4.93,2	5.47,9
4100	2.80,8	3.37,0	3.93,2	4.49,3	5.05,5	5.61,6
4200	2.87,7	3.45,2	4.02,7	4.60,3	5.17,8	5.75,3
4300	2.94,5	3.53,4	4.12,3	4.71,2	5.30,1	5.89.0
4400	3.01,4	3.61,6	4.21,9	4.82,2	5.42,5	6.02,7
4500	3.08,2	3.69,9	4.31,5	4.93,2	5.54,8	6.16,4
4600	3.15,1	3.78,1	4.41,1	5.04,1	5.67,1	6.30,1
4700	3.21,9	3.86,3	4.50,7	5.15,1	5.79,5	6.43,8
4800	3.28,8	3.94,5	4.60,3	5.26,0	5.91,8	6.57.5
4900	3.35,6	4.02,7	4.69,9	5.37,0	6.04,1	6.71,2
5000	3.42,5	4.11,0	4.79,5	5.47,9	6,16,4	6.84,9

Amt.	Interest, 5 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	3.49,3	4.19,2	4.89,0	5.58,9	6.28,8	6.98,6
5200	3.56,2	4.27,4	4.98,6	5.69,9	6.41,1	7.12,3
5300	3.63,0	4.35,6	5.08,2	5.80,8	6.53,4	7.26,0
5400	3.69,9	4.43,8	5.17.8	5.91.8	6.65,8	7.39,7
5500	3.76,7	4.52,1	5.27,4	6.02,7	6.78,1	7.53,4
5600	3.83,6	4.60,3	5.37,0	6.13,7	6.90,4	7.67,1
5700	3.90,4	4.68,5	5.46,6	6.24,7	7.02,7	7.80,8
5800	3.97,3	4.76,7	5.56,2	6.35,6	7.15,1	7.94,5
5900	4.04,1	4.84,9	5.65,8	6.46,6	7.27,4	8.08,2
6000	4.11,0	4.93,2	5.75,3	6.57,5	7.39,7	8.21,9
6100	4.17,8	5.01,4	5.84,9	6.68,5	7.52,1	8.35,6
6200	4.24,7	5.09,6	5.94,5	6.79,5	7.64,4	8.49,3
6300	4.31,5	5.17,8	6.04,1	6.90,4	7.76,7	8.63,0
6400	4.38,4	5.26,0	6.13.7	7.01.4	7.89,0	8.76,7
6500	4.45,2	5.34,2	6.23,3	7.12,3	8.01,4	8.90,4
6600	4.52,1	5.42,5	6.32,9	7.23,3	8.13,7	9.04,1
6700	4.58,9	5.50,7	6.42,5	7.34,2	8.26,0	9.17,8
6800	4.65,8	5.58,9	6.52,1	7.45,2	8.38,4	9.31,5
6900	4.72,6	5.67,1	6.61,6	7.53,2	8.50,7	9.45,2
7000	4.79,5	5.75,3	6.71,2	7.67,1	8.63,0	9.58,9
7100	4.86,3	5.83,6	6.80,8	7.78,1	8.75,3	9.72,6
7200	4.93,2	5.91,8	6.90,4	7.89,0	8.87,7	9.86,3
7300	5.00,0	6.00,0	7.00,0	8.00,0	9.00,0	10.00,0
7400	5.06,8	6.08,2	7.09,6	8.11,0	9.12,3	10.13,7
7500	5.13,7	6.16,4	7.19,2	8.21,9	9.24,7	10.27,4
7600	5,20,5	6.24,7	7.28,8	8.32,9	9.37,0	10.41,1
7700	5.27,4	6.32.9	8.38,4	8.43,8	9.49,3	10.54,8
7800	5.34,2	6.41,1	7.47,9	8.54,8	9.61,6	10.68,5
7900	5.41,1	6.49,3	7.57,5	8.65,8	9.74,0	10.82,2
8000	5.47,9	6.57,5	7.67,1	8.76,7	9.86,3	10.95,9
8100	5.54,8	6.65,8	7.76,7	8.87,7	9.98,6	11.09,6
8200	5.61,6	6.74,0	7.86,3	8.98,6	10.11,0	11.23,3
8300	5.68,5	6.82,2	7.95,9	9.09,6	10.23,3	11.37,0
8400	5.75,3	6.90,4	8.05,5	9.20,5	10.35,6	11.50,7
8500	5.82,2	6.98,6	8.15,1	9.31,5	10.47,9	11.64,4
8600	5.89,0	7.06,8	8.24,7	9.42,5	10.60,3	11.78,1
8700	5.95,9	7.15,1	8.34,2	9.53,4	10.72,6	11.91,8
8800	6.02,7	7.23,3	8.43,8	9.64,4	10.84,9	12.05,5
8900	6.09,6	7.31,5	8.53,4	9.75,3	10.97,3	12.19,2
9000	6.16,4	7.39,7	8.63,0	9.86,3	11.09,6	12.32,9
9100	6.23,3	7.47,9	8.72,6	9.97,3	11.21,9	12.46,6
9200	6.30,1	7.56,2	8.82,2	10.08,2	11.34,2	12.60,3
9300	6.37,0	7.64,4	8.91,8	10.19,2	11.46,6	12.74,0
9400	6.43,8	7.72,6	9.01,4	10.30,1	11.58,9	12.87,7
9500	6.50,7	7.80,8	9.11,0	10.41,1	11.71,2	13.01,4
9600	6.57,5	7.89,0	9.20,5	10.52,1	11.83,6	13.15,1
9700	6.64,4	7.97,3	9.30,1	10.63,0	11.95,9	13.28,8
9800	6.71,2	8.05,5	9.39,7	10.74,0	12.08,2	13.42.5
9900	6.78,1	8.13,7	9.49,3	10.84,9	12.20,5	13.56,2
10000	6.84,9	8.21,9	9.58,9	10.95,9	12.32,9.	13.69,9

Amt.	Interest, 6 DAYS.					
Rate.	5	6	7	8	9	10
100	.08,2	.09,9	.11,5	.13,2	.14,8	.16,4
200	.16,4	.19,7	.23,0	.26,3	.29,6	.32,9
300	.24,7	.29,6	.34,5	.39,5	.44,4	.49,3
400	.32,9	.39,5	.46,0	.52,6	.59,2	.65,8
500	.41,1	.49,3	.57,5	.65,8	.74,0	.82,2
600	.49,3	.59,2	.69,0	.78,9	.88,8	.98,6
700	.57.5	.69,0	.80,5	.92,1	1.03,6	1.15,1
800	.65,8	.78,9	.92,1	1.05,2	1.18,4	1.31,5
900	.74,0	.88,8	1.03,6	1.18,4	1.33,2	1.47,9
1000	.82,2	.98,6	1.15,1	1.31,5	1.47,9	1.64,4
1100	.90,4	1.08,5	1.26,6	1.44,7	1.62,7	1.80,8
1200	.98,6	1.18,4	1.38,1	1.57,8	1.77,5	1.97,3
1300	1.06,8	1.28,2	1.49,6	1.71,0	1.92,3	2.13,7
1400	1.15,1	1.38,1	1.61,1	1.84,1	2.07,1	2.30,1
1500	1.23,3	1.47,9	1.72,6	1.97,3	2.21,9	2.46,6
1600	1.31,5	1.57,8	1.84,1	2.10,4	2.36,7	2.63,0
1700	1.39,7	1.67,7	1.95,6	2.23,6	2.51,5	2.79,5
1800	1.47,9	1.77,5	2.07,1	2.36,7	2.66,3	2.95,9
1900	1.56,2	1.87,4	2.18,6	2.49,9	2.81,1	3.12,3
2000	1.64,4	1.97,3	2.30,1	2.63,0	2.95,9	3.28,8
2100	1.72,6	2.07,1	2.41,6	2.76,2	3.10,7	3.45,2
2200	1.80,8	2.17,0	2.53,2	2.89,3	3.25,5	3.61,6
2300	1.89,0	2.26,8	2.64,7	3.02,5	3.40,3	3.78,1
2400	1.97,3	2.36,7	2.76,2	3.15,6	3.55,1	3.94,5
2500	2.05,5	2.46,6	2.87,7	3.28,8	3.69,9	4.11.0
2600	2.13,7	2.56,4	2.99,2	3.41,9	3.84,7	4.27,4
2700	2.21,9	2.66,3	3.10,7	3.55,1	3.99,5	4.43,8
2800	2.30,1	2.76,2	3.22,2	3.68,2	4.14,2	4.60,3
2900	2.38,4	2.86,0	3.33,7	3.81,4	4.29,0	4.76,7
3000	2.46,6	2.95,9	3.45,2	3.94,5	4.43,8	4.93,2
3100	2.54,8	3.05,8	3.56,7	4.07,7	4.58,6	5.09,6
3200	2.63,0	3.15,6	3.68,2	4.20,8	4.73,4	5.26,0
3300	2.71,2	3.25,5	3.79,7	4.34,0	4.88,2	5.42,5
3400	2.79,5	3.35,3	3.91,2	4.47,1	5.03,0	5.58,9
3500	2.87,7	3.45,2	4.02,7	4.60,3	5.17,8	5.75,3
3600	2.95,9	3.55,1	4.14,2	4.73,4	5.32,6	5.91.8
3700	3.04,1	3.64,9	4.25,8	4.86,6	5.47,4	6.08,2
3800	3.12,3	3.74,8	4.37,3	4.99,7	5.62,2	6.24,7
3900	3.20,5	3.84,7	4.48,8	5.12,9	5.77,0	6.41,1
4000	3.28,8	3.94,5	4.60,3	5.26,0	5.91,8	6.57,5
4100	3.37,0	4.04,4	4.71,8	5.39,2	6.06,6	6.74,0
4200	3.45,2	4.14,2	4.83,3	5.52,3	6.21,4	6.90,4
4300	3.53,4	4.24,1	4.94,8	5.65,5	6.36,2	7.06,8
4400	3.61,6	4.34,0	5.06,3	5.78,6	6.51,0	7.23,3
4500	3.69,9	4.43,8	5.17,8	5.91,8	6.65,8	7.39,7
4600	3.78,1	4.53,7	5.29,3	6.04,9	6.80,5	7.56,2
4700	3.86,3	4.63,6	5.40,8	6.18,1	6.95,3	7.72,6
4800	3.94,5	4.73,4	5.52,3	6.31,2	7.10,1	7.89,0
4900	4.02,7	4.83,3	5.63,8	6.44,4	7.24,9	8.05,5
5000	4.11,0	4.93,2	5.75,3	6.57,5	7.39,7	8.21,9

Amt.	Interest, 6 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	4.19,2	5.03,0	5.86,8	6.70,7	7.54,5	8.38,4
5200	4.27,4	5.12,9	5.98,4	6.83,8	7.69,3	8.54,8
5300	4.35,6	5.22,7	6.09,9	6.97,0	7.84,1	8.71,2
5400	4.43,8	5.32,6	6.21,4	7.10,1	7.98,9	8.87,7
5500	4.52,1	5.42,5	6.32,9	7.23,3	8.13,7	9.04,1
5600	4.60,3	5.52,3	6.44,4	7.36,4	8.28,5	9.20,5
5700	4.68,5	5.62,2	6.55,9	7.49,6	8.43,3	9.37,0
5800	4.76,7	5.72,1	6.67,4	7.62,7	8.58,1	9.53,4
5900	4.84,9	5.81,9	6.78,9	7.75,9	8.72,9	9.69,9
6000	4.93,2	5.91,8	6.90,4	7.89,0	8.87,7	9.86,3
6100	5.01,4	6.01,6	7.01,9	8.02,2	9.02,5	10.02,7
6200	5.09,6	6.11,5	7.13,4	8.15,3	9.17,3	10.19,2
6300	5.17,8	6.21,4	7.24,9	8.28,5	9.32,1	10.35,6
6400	5.26,0	6.31,2	7.36,4	8.41,6	9.46,8	10.52,1
6500	5.34,2	6.41,1	7.47,9	8.54,8	9.61,6	10.68,5
6600	5.42,5	6.51,0	7.59,5	8.67,9	9.76,4	10.84,9
6700	5.50,7	6.60,8	7.71,0	8.81,1	9.91,2	11.01,4
6800	5.58,9	6.70,7	7.82,5	8.94,2	10.06,0	11.17,8
6900	5.67,1	6.80,5	7.94,0	9.07,4	10.20,8	11.34,2
7000	5.75.3	6.90,4	8.05,5	9.20,5	10.35,6	11.50,7
7100	5.83,6	7.00,3	8.17,0	9.33,7	10.50,4	11.67,1
7200	5.91,8	7.10,1	8.28,5	9.46,8	10.65,2	11.83,6
7300	6.00,0	7.20,0	8.40,0	9.60,0	10,80,0	12.00,0
7400	6.08,2	7.29,9	8.51,5	9.73,2	10,94,8	12.16,4
7500	6.16,4	7.39,7	8.63,0	9.86,3	11,09.6	12.32,9
7600	6.24,7	7.49,6	8.74,5	9.99,5	11.24.4	12.49,3
7700	6.32,9	7.59,5	8.86,0	10.12,6	11.39,2	12.65,8
7800	6.41,1	7.69,3	8.97,5	10.25,8	11.54,0	12.82,2
7900	6.49,3	7.79,2	9.09,0	10.38,9	11.68,8	12.98,6
8000	6.57,5	7.89,0	9.20,5	10.52,1	11.83,6	13.15,1
8100	6.65,8	7.98,9	9.32,1	10.65,2	11.98,4	13.31,5
8200	6.74,0	8.08,8	9.43,6	10.78,4	12.13,2	13.47,9
8300	6.82,2	8.18,6	9.55,1	10.91,5	12.27,9	13.64,4
8400	6.90,4	8.28,5	9.66,6	11.04,7	12.42,7	13.80,8
8500	6.98,6	8.38,4	9.78,1	11.17,8	12.57,5	13.97,3
8600	7.06,8	8.48,2	9.89,6	11.31,0	12.72,3	14.13,7
8700	7.15,1	8.58,1	10.01,1	11.44,1	12.87,1	14.30,1
8800	7.23,3	8,67,9	10.12,6	11.57,3	13.01,9	14.46,6
8900	7.31,5	8.77,8	10.24,1	11.70,4	13.16,7	14.63,0
9000	7.39,7	8.87,7	10.35,6	11.83,6	13.31,5	14.70,5
9100	7.47,9	8.97,5	10.47,1	11.96,7	13.46,3	14.95,9
9200	7.56,2	9.07,4	10.58,6	12.09,9	13.61,1	15.12,3
9300	7.64,4	9.17,3	10.70,1	12.23,0	13.75,9	15.28,8
9400	7.72,6	9.27,1	10.81,6	12.36,2	13.90,7	15.45,2
9500	7.80,8	9.37,0	10.93,2	12.49,3	14.05,5	15.61.6
9600	7.89,0	9.46,8	11.04,7	12.62,5	14.20,3	15.78,1
9700	7.97,3	9.56,7	11.16,2	12.75,6	14.35,1	15.94,5
9800	8.05,5	9.66,6	11.27,7	12.88,8	14.49,9	16.11.0
9900	8.13,7	9.76,4	11.39,2	13.01,9	14.64,7	16.27.4
10000	8.21,9	9.86,3	11.50,7	13.15,1	14.79,5	16.43,8

Amt.	Interest, 7 DAYS.					
Rate.	5	6	7	8	9	10
100	.09,6	.11,5	.13,4	.15,3	.17,3	.19,2
200	.19,2	.23,0	.26,8	.30,7	.34,5	.38,4
300	.28,8	.34,5	.40,3	.46,0	.51.8	.57,5
400	.38,4	.46,0	.53,7	.61,4	.69,0	.76,7
500	.47,9	.57,5	.67,1	.76,7	.86,3	.95,9
600	.57,5	.69,0	.80,5	.92,1	1.03,6	1.15,1
700	.67,1	.80,5	.94,0	1.07,4	1.20,8	1.34,2
800	.76,7	.92,1	1.07,4	1.22,7	1.38,1	1.53,4
900	.86,3	1.03,6	1.20,8	1.38,1	1.55,3	1.72,6
1000	.95,9	1.15,1	1.34,2	1.53,4	1.72,6	1.91,8
1100	1.05,5	1.26,6	1.47,7	1.68,8	1.89,9	2.11,0
1200	1.15.1	1.38,1	1.16,1	1.84,1	2.07,1	2.30,1
1300	1.24,7	1.49,6	1.74.5	1.99,5	2.24,4	2.49,3
1400	1.34,2	1.61,1	1.87,9	2.14,8	2.41,6	2.68,5
1500	1.43,8	1.72,6	2.01,4	2.30,1	2.58,9	2.87,7
1600	1.53,4	1.84,1	2.14,8	2.45,5	2.76,2	3.06,8
1700	1.63,0	1.95,6	2.28,2	2.60,8	2.93,4	3.26,0
1800	1.72,6	2.07,1	2.41,6	2.76,2	3.10,7	3.45,2
1900	1.82,2	2.18,6	2.55,1	2.91,5	3.27,9	3.64,4
2000	1.91,8	2.30,1	2.68,5	3.06,8	3.45,2	3.83,6
2100	2.01,4	2.41,6	2.81,9	3.22,2	3.62,5	4.02,7
2200	2.11,0	2.53,2	2.95,3	3.37,5	3.79,7	4.21,9
2300	2.20,5	2.64,7	3.08,8	3.52,9	3.97,0	4.41,1
2400	2.30,1	2.76,2	3.22,2	3.68,2	4.14,2	4.60,3
2500	2.39,7	2.87,7	3.35,6	3.83,6	4.31,5	4.79,5
2600	2.49,3	2.99,2	3.49,0	3.98,9	4.48,8	4.98,6
2700	2.58,9	3.10,7	3.62,5	4.14,2	4.66,0	5.17,8
2800	2.68,5	3.22,2	3.75,9	4.29,6	4.83,3	5.37.0
2900	2.78,1	3.33,7	3.89,3	4.44.9	5.00,5	5.56,2
3000	2.87,7	3.45,2	4.02,7	4.60,3	5.17,8	5.75,3
3100	2.97,3	3.56,7	4.16,2	4.75,6	5.35,1	5.94,5
3200	3.06,8	3.68,2	4.29,6	4.91,0	5.52,3	6.13,7
3300	3.16,4	3.79,7	4.43,0	5.06,3	5.69,6	6.32,9
3400	3.26,0	3.91,2	4.56,4	5.21,6	5.86,8	6.52.1
3500	3.35,6	4.02,7	4.69,9	5.37,0	6.04,1	6.71,2
3600	3.45,2	4.14,2	4.83,3	5.52,3	6.21,4	6.90,4
3700	3.54,8	4.25,8	4.96,7	5.67,7	6.38,6	7.09,6
3800	3.64,4	4.37,3	5.10,1	5.83,0	6.55,9	7.28,8
3900	3.74,0	4.48,8	5.23,6	5.98,4	6.73,2	7.47,9
4000	3.83,6	4.60,3	5.37,0	6.13,7	6.90,4	7.67,1
4100	3.93,2	4.71,8	5.50,4	6.29,0	7.07,7	7.86,3
4200	4.02,7	4.83,3	5.63,8	6.44,7	7.24,9	8.05,5
4300	4.12,3	4.94,8	5.77,3	6.59,4	7.42,2	8.24,7
4400	4.21,9	5.06,3	5.90,7	6.75,1	7.59,5	8.43,8
4500	4.31,5	5.17,8	6.04,1	6.90,4	7.76,7	8.63,0
4600	4.41,1	5.29,3	6.17,5	7.05,8	7.94,0	8.82,2
4700	4.50,7	5.40,8	6.31,0	7.21,1	8.11,2	9.01,4
4800	4.60,3	5.52,3	6.44,4	7.36,4	8.28,5	9.20,5
4900	4.69,9	5.63,8	6.57,8	7.51,8	8.45,8	9.39,7
5000	4.79,5	5.75,3	6.71,2	7.67,1	8.63,0	9.58,8

Amt.	Interest, 7 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	4.89,0	5.86,8	6.84,7	7.82,5	8.80,3	9.78,1
5200	4.98,6	5.98,4	6.98,1	7.97,8	8.97,5	9.97,3
5300	5.08,2	6.09,9	7.11,5	8.13,2	9.14,8	10.16,4
5400	5.17,8	6.21,4	7.24,9	8.28,5	9.32,1	10.35,6
5500	5.27,4	6.32,5	7.38,4	8.43,8	9.49,3	10.54,8
5600	5.37,0	6.44,4	7.51,8	8.59,2	9.66,6	10.74,0
5700	5.46,6	6.55,9	7.65,2	8.74,5	9.83,8	10.93,2
5800	5.56,2	6.67,4	7.78,6	8.89,9	10.01,1	11.12,3
5900	5.65,8	6.78,9	7.92,1	9.05,2	10.18,4	11.3105
6000	5.75,3	6.90,4	8.05,5	9.20,5	10.35,6	11.50,7
6100	5.84,9	7.01,9	8.18,9	9.35,9	10.52,9	11.62,9
6200	5.94,5	7.13,4	8.32,3	9.51,2	10.70,1	11.89,0
6300	6.04,1	7.24,9	8.45,8	9.66,6	10.87,4	12.08,2
6400	6.13,7	7.36,4	8.59,2	9.81,9	11.04,7	12.27,4
6500	6.23,3	7.47,9	8.72,6	9.97,3	11.21,9	12.46,6
6600	6.32,9	7.59,5	8.86,0	10.12,6	11.39,2	12.65,8
6700	6.42,5	7.71,0	8.99,5	10.27,9	11.56,4	12.84,9
6800	6.52,1	7.82,5	9.12,9	10.43,8	11.73,7	13.04,1
6900	6.61,6	7.94,0	9.26,3	10.58,6	11.91,0	13.23,3
7000	6.71,2	8.05,5	9.39,7	10.74,0	12.08,2	13.42,5
7100	6.80,8	8.17,0	9.53,2	10.89,3	12.25,5	13.61,6
7200	6.90,4	8.28,5	9.66,6	11.04,7	12.42,7	13.80,8
7300	7.00,0	8.40,0	9,80,0	11.20,0	12,60,0	14.00,0
7400	7.09,6	8.51,5	9.93.4	11.35,3	12.77,3	14.19,2
7500	7,19,2	8.63,0	10.06,8	11.50,7	12.94,5	14.38,4
7600	7.28,8	8.74,5	10.20,3	11.61,0	13.11,8	14.57,5
7700	7.38,4	8.86,0	10.33,7	11.81,4	13.29,0	14,76,7
7800	7.47,9	8.97,5	10.47,1	11.96,7	13.46,3	14.95,9
7900	7.57,5	9.09,0	10.60,5	12.12,1	13.63,6	15.15,1
8000	7.67,1	9.20,5	10.74,0	12.27,4	13.80,8	15.34,2
8100	7.76,7	9.32,1	10.87,4	12.42,7	13.98,1	15.53,4
8200	7.86,3	9.43,6	11.00,8	12.58,1	14.15,3	15.72,6
8300	7.95,9	9.55,1	11.14,2	12.73,4	14.32,6	15.91,8
8400	8.05,5	9.66,6	11.27,7	12.88,8	14.49,9	16.11,0
8500	8.15,1	9.78,1	11.41,1	13.04,1	14.67,1	16.30,1
8600	8.24,7	9.89,6	11.54,5	13.19,5	14.84,4	16.49,3
8700	8.34,2	10.01,1	11.67,9	13.34,8	15.01,6	16.68,5
8800	8.43,8	10.12,6	11.81,4	13.50,1	15.18,9	16.87,7
8900	8.53,4	10.24,1	11.94,8	13.65,5	15.36,2	17.06,8
9000	8.63,0	10.35,6	12.08,2	13.80,8	15.53,4	17.26,0
9100	8.72,6	10.47,1	12.21,6	13.96,2	15.70,7	17.45,2
9200	8.82,2	10.58,6	12.35,1	14.11,5	15.87,9	17.64,4
9300	8.91,8	10.70,1	12.48,5	14.26,8	16.05,2	17.83,6
9400	9.01,4	10.81,6	12.61,9	14.42,2	16.22,5	18.02,7
9500	9.11,0	10.93,2	12.75.3	14.57,5	16.39,7	18.21,9
9600	9.20,5	11.04,7	12.88,8	14.72,9	16.57,0	18.41,1
9700	9.30,1	11.16,2	13.02,2	14.88,2	16.74,2	18.61,3
9800	9.39,7	11.27,7	13.15,6	15.03,6	16.91,5	18.79,5
9900	9.49,3	11.39,2	13.29,0	15.18,9	17.08,8	18.98,6
10000	9.58,9	11.50,7	13.42,5	15.34,2	17.26,0	19.17,8

Amt.	Interest, 8 DAYS.					
Rate.	5	6	7	8	9	10
100	.11,0	.13,2	.15.3	.17,5	.19,7	.21,9
200	.21 4	.26,3	.30,7	.35,1	.39,5	.43,8
300	.32,[illegible]	.39,5	.46,0	.52,6	.59,2	.65,8
400	.43,8	.52,6	.61,4	.70,1	.78,9	.87,7
500	.54,8	.65,8	.76,7	.87,7	.98,6	1.09,6
600	.65,9	.78,9	.92,1	1.05,2	1.18,4	1.31,5
700	.76.7	.92,1	1.07,4	1.22,7	1.38,1	1.53,4
800	.87,7	1.05,2	1.22,7	1.40.3	1.57,8	1.75,3
900	.98,6	1.18,4	1.38,1	1.57,8	1.77,5	1.97,3
1000	1.09,6	1.31,5	1.53,4	1.75,3	1.97,3	2.19,2
1100	1.20,5	1.44,7	1.68,8	1.92,9	2.17,0	2.41,1
1200	1.31,5	1.57.8	1.84,1	2.10,4	2.36,7	2.63,0
1300	1.42,5	1.71,0	1.99,5	2.27,9	2.56,4	2.84,9
1400	1.53,4	1.84,1	2.14,8	2.45,5	2.76,2	3.06,8
1500	1.64,4	1.97,3	2.30,1	2.63.0	2.95,9	3.28,8
1600	1.75,3	2.10,4	2.45,5	2.80,5	3.15,6	3.50,7
1700	1.86,3	2.23,6	2.60,8	2.98,1	3.35,3	3.72.6
1800	1.97,3	2.36,7	2.76,2	3.15,6	3.55,1	3.94,5
1900	2.08,2	2.49,9	2.91,5	3.33,2	3.74,8	4.16,4
2000	2.19,2	2.63,0	3.06,8	3.50,7	3.94,5	4.38,4
2100	2.30,1	2.76,2	3.22,2	3.68,2	4.14,2	4.60,3
2200	2.41,1	2.89,3	3.37,5	3.85,8	4.34,0	4.82,2
2300	2.52,1	3.02,5	3.52,9	4.03,3	4.53,7	5.04,1
2400	2.63,0	3.15,6	3.68,2	4.20,8	4.73,4	5.26,0
2500	2.74,0	3.28,8	3.83,6	4.38,4	4.93,2	5.47,9
2600	2.84,9	3.41,9	3.98,9	4.55,9	5.12,9	5.69,9
2700	2.95,9	3.55,1	4.14,2	4.73.4	5.32,6	5.91,8
2800	3.06,8	3.68,2	4.29,6	4.91,0	5.52,3	6.13,7
2900	3.17,8	3.81,4	4.44,9	5.08,5	5.72,1	6.35.6
3000	3.28,8	3.94,5	4.60,3	5.26,0	5.91,8	6.57,5
3100	3.39,7	4.07,7	4.75,6	5.43,6	6.11,5	6.79,5
3200	3.50,7	4.20,8	4.91,0	5.61,1	6.31,2	7.01,4
3300	3.61,6	4.34,0	5.06.3	5.78,6	6.51,0	7.23,3
3400	3.72,6	4.47,1	5.21,6	5.96,2	6.70,7	7.45,2
3500	3.83,6	4.60,3	5.37,0	6.13,7	6.90,4	7.67,1
3600	3.94,5	4.73,4	5.52,3	6.31,2	7.10,1	7.89,0
3700	4.05,5	4.86,6	5.67,7	6.48,8	7.29,9	8.11,0
3800	4.16,4	4.99,7	5.83,0	6.66,3	7.49,6	8.32,9
3900	4.27,4	5.12,9	5.98,4	6.83,8	7.69,3	8.54,8
4000	4.38.4	5.26,0	6.13,7	7.01,4	7.89,0	8.76,7
4100	4.49,3	5.39,2	6.29,0	7.18,9	8.08,8	8.98,6
4200	4.60,3	5.52,3	6.44,4	7.36,4	8.28,5	9.20,5
4300	4.71,2	5.65,5	6.59,7	7.54,0	8.48,2	9.42,5
4400	4.82,2	5.78,6	6.75,1	7.71,5	8.67,9	9.64,4
4500	4.93,2	5.91,8	6.90,4	7.89,0	8.87,7	9.86,3
4600	5.04,1	6.04,9	7.05,8	8.06,6	9.07,4	10.08,2
4700	5.15,1	6.18,1	7.21,1	8.24,1	9.27,1	10.30,1
4800	5.26,0	6.31,2	7.36,4	8.41,6	9.46,8	10.52,1
4900	5.37,0	6.44,4	7.51,8	8.59,2	9.66,6	10.74,0
5000	5.47,9	6.57,5	7.67,1	8.76,7	9.86,3	10.95,9

Amt.	Interest, 8 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	5.58,9	6.70,7	7.82,5	8.94,2	10.06,0	11.17,8
5200	5.69,9	6.83,8	7.97,8	9.11,8	10.25,8	11.39,7
5300	5.80,8	6.97,0	8.13,2	9.29,3	10.45,5	11,61.6
5400	5.91,8	7.10,1	8.28,5	9.46,8	10.65,2	11.83,6
5500	6.02.7	7.23,3	8.43,8	9.64.4	10.84,9	12.05,5
5600	6.13,7	7.36,4	8.59,2	9.81,9	11.04,7	12.27,4
5700	6.24,7	7.49,6	8.74,5	9.99,5	11.24,4	12.49,3
5800	6.35,6	7.62,7	8.89,9	10.17,0	11.44,1	12.71,2
5900	6.46,6	7.75,9	9.05,2	10.34,5	11.63,8	12.93,2
6000	6.57,5	7.89,0	9.20,5	10.52,1	11.83,6	13.15,1
6100	6,68.5	8.02,2	9.35,9	10.69,6	12.03,3	13.37,0
6200	6.79,5	8.15,3	9.51,2	10.87,1	12.23,0	13.58,9
6300	6.90,4	8.28,5	9.66,6	11.04,7	12.42,7	13.80,8
6400	7.01,4	8.41,6	9.81,9	11.22.2	12.62,5	14.02,7
6500	7.12,3	8.54,8	9.97,3	11.39,7	12.82,2	14.24,7
6600	7.23,3	8.67,9	10.12,6	11.57,3	13.01,9	14.46,6
6700	7.34,2	8.81,1	10.27,9	11.74,8	13.21,6	14.68,5
6800	7.45,2	8.94,2	10.43,3	11.92,3	13.41,4	14.90,4
6900	7.56,2	9.07,4	10.58,6	12.09,9	13.61,1	15.12,3
7000	7.67,1	9.20,5	10,74,0	12.27,4	13.80,8	15.34,2
7100	7.78,1	9.33,7	10.89,3	12.44,9	14.00,5	15.56,2
7200	7.89,0	9.46,8	11.04,7	12.62,5	14.20,3	15.78,1
7300	8.00,0	9.60,0	11.20,0	12.80,0	14.40,0	16.00,0
7400	8.11,1	9.73,2	11.35,3	12.97,5	14.59,7	16.21,9
7500	8.21,9	9.86,3	11.50,7	13.15,1	14.79,5	16.43,8
7600	8.32,9	9.99,5	11.66,0	13.32,6	14.99,2	16.65,8
7700	8.43,8	10.12,6	11.81,4	13.50,1	15.18,9	16.87,7
7800	8.54,8	10.25,8	11.96,7	13.67,7	15.38,6	17.09,6
7900	8.65,8	10.38,9	12.12,1	13.85,2	15.58,4	17.31,5
8000	8.76,7	10.52,1	12.27,4	14.02,7	15.57,1	17.53,4
8100	8.87,7	10.65,2	12,42,7	14.20,3	15.97,8	17.75,3
8200	8.98,6	10.78,4	12.58,1	14.37,8	16.17,5	17.97,3
8300	9.09,6	10.91,5	12.73,4	14.55,3	16.37,3	18.19,2
8400	9.20,5	11.04.7	12.88,8	14.72,9	16.57,0	18.41,1
8500	9.31,5	11.17,8	13.04,1	14.90,4	16.76,7	18.63,0
8600	9.42,5	11.31,0	13.19,5	15.07,9	16.96,4	18.84,9
8700	9.53,4	11.44,1	13.34,8	15.25,5	17.16,2	19.06,8
8800	9.64,4	11.57,3	13.50,1	15.43,0	17.35,9	19.28,8
8900	9.75.3	11.70,4	13.65,5	15.60,5	17.55,6	19.50,7
9000	9.86,3	11.83,6	13.80,8	15.78,1	17.75,3	19.72,6
9100	9.97,3	11.96,7	13.96,2	15.95,6	17.95,1	19.94,5
9200	10.08,2	12.09,9	14.11,5	16.13,2	18.14,8	20.16,4
9300	10.19,2	12.23,0	14.26,8	16.30,7	18.34,5	20.38,4
9400	10.30,1	12.36,2	14.42,2	16.48,2	18.54,2	20.60,3
9500	10.41,1	12.49,3	14.57,5	16.65,8	18.74.0	20.82,2
9600	10.52,1	12.62,5	14.72,9	16 83,3	18.93,7	21.04,1
9700	10.63,0	12.75,6	14.88,2	17.00,8	19.13,4	21.26,0
9800	10.74.0	12.88,8	15.03,6	17.18,4	19.33,2	21.47,9
9900	10.84,9	13.01,9	15.18,9	17.35,9	19.52,9	21.69,9
10000	10.95,9	13.15,1	15.34,2	17.53,4	19.72,6	21.91,8

Amt.	Interest, 9 DAYS.					
Rate.	5	6	7	8	9	10
100	.12,3	.14,8	.17,3	.19,7	.22,2	.24,7
200	.24,7	.29,6	.34.5	.39,5	.44,4	.49,3
300	.37,0	.44,4	.51,8	.59,2	.66,6	.74,0
400	.49,3	.59,2	.69,0	.78,9	.88,8	.98.6
500	.61,6	.74,0	.86,3	.98,6	1.11,0	1.23,3
600	.74,0	.88,8	1.03,6	1.18,4	1.33,2	1.47,9
700	.86,3	1.03,6	1.20,8	1.38,1	1.55,3	1.72,6
800	.98,6	1.18,4	1.38,1	1.57,8	1.77,5	1.97,3
900	1.11,0	1.33,2	1.55,3	1.77,5	1.99,7	2.21,9
1000	1.23,3	1.47,9	1.72,6	1.97,3	2.21,9	2.46,6
1100	1.35,6	1.62,7	1.89,9	2.17,0	2.44,1	2.71,2
1200	1.47,9	1.77,5	2.07,1	2.36,7	2.66,3	2.95,9
1300	1.60,3	1,92,3	2.24,4	2.56,4	2.88,5	3,20,5
1400	1.72,6	2.07.1	2.41,6	2.76,2	3.10,7	3.45,2
1500	1.84,9	2.21,9	2.58,9	2.95,9	3.32,9	3.69,9
1600	1.97,3	2.36,7	2.76,2	3.15,6	3.55,1	3.94,5
1700	2.09,6	2.51,5	2.93,4	3.35,3	3.77,3	4.19,2
1800	2.21,9	2.66,3	3.10,7	3.55,1	3.99,5	4.43,8
1900	2.34,2	2.81,1	3.27,9	3.74,8	4.21,6	4.68,5
2000	2.46,6	2.95,9	3.45,2	3.94.5	4.43,8	4.93,2
2100	2.58,9	3.10,7	3.62,5	4.14,2	4.66,0	5.17,8
2200	2.71,2	3.25,5	3.79,7	4.34,0	4.88,2	5.42,5
2300	2.83,6	3.40,3	3.97,0	4.53,7	5.10,4	5.67,1
2400	2.95,9	3.55,1	4.14,2	4.73,4	5.32,6	5.91,8
2500	3.08,2	3.69,9	4.31,5	4.93,2	5.54,8	6.16,4
2600	3.20,5	3.84,7	4.48,8	5.12,9	5.77,0	6.41,1
2700	3.32,9	3.99,5	4.66,0	5.32,6	5.99,2	6.65,8
2800	3.45,2	4.14,2	4.83,3	5.52,3	6.21,4	6.90,4
2900	3.57,5	4.29,0	5.00,5	5.72,1	6.43,6	7.15,1
3000	3.69.9	4.43,8	5.17,8	5.91,8	6.65,8	7.39,7
3100	3.82,2	4.58,6	5.35,1	6.11,5	6.87,9	7.64,4
3200	3.94,5	4.73,4	5.53,3	6.31,2	7.10,1	7.89,0
3300	4.06,8	4.88,2	5.69,6	6.51,0	7.32,3	8.13,7
3400	4.19.2	5.03,0	5.86,8	6.70,7	7.54,5	8.38,4
3500	4.31,5	5.17,8	6.04,1	6.90,4	7.76,6	8.63,0
4600	4.43,8	5.32,6	6.21,4	7.10,1	7.98,9	8.87,7
3700	4.56,2	5.47,4	6.38,6	7.29,9	8.21,1	9.12,3
3800	4.68,5	5.62,2	6.55,9	7.49,6	8.43,3	9.37,0
3900	4.80,8	5.77,0	6.73,2	7.69,3	8.65,5	9.61,6
4000	4.93,2	5.91,8	6.90,4	7.89,0	8.87,7	9.86,3
4100	5.05,5	6.06,6	7.07,7	8.08,8	9.09,9	10.11,0
4200	5.17,8	6.21,4	7.24,9	8.28,5	9.32,1	10.35,6
4300	5.30,1	6.36,2	7.42,2	8.48,2	9.54,2	10.60,3
4400	5.42,5	6.51,0	7.59,5	8.67,9	9.76,4	10.84,9
4500	5.54,8	6.65,8	7.76,7	8.87,7	9.98,6	11.09,6
4600	5.67,1	6.80,5	7.94,0	9.07,4	10.20,8	11.34,2
4700	5.79,5	6.95,3	8.11,2	9.27,1	10.43,0	11.58,9
4800	5.91,8	7.10,1	8.28,5	9.46,8	10.65,2	11.83,6
4900	6.04,1	7.24,9	8.45,8	9.66,6	10.87,4	12.08,2
5000	6.16,4	7.39,7	8.63,0	9.86,3	11.09,6	12.32,9

Amt.	Interest, 9 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	6.28,8	7.54,5	8.80,3	10.06,0	11.31,8	12.57,5
5200	6.41,1	7.69,3	8.97,5	10.25,8	11.54,0	12.82,2
5300	6.53,4	7.84,1	9.14,8	10.45,5	11.76,2	13.06,8
5400	6.65,8	7.98,9	9.32,1	10.65,2	11.98,4	13.31,5
5500	6.78,1	8.13,7	9.49,3	10.84,9	12.20,5	13.56,2
5600	6.90,4	8.28,5	9.66,6	11.04,7	12.42,7	13.80,8
5700	7.02,7	8.43,3	9.83,8	11.24,4	12.64,9	14.05,5
5800	7.15,1	8.58,1	10.01,1	11.44,1	12.87,1	14.30,1
5900	7.27,4	8.72,9	10.18,4	11.63,8	13.09,3	14.54,8
6000	7.39,7	8.87,7	10.35,6	11.83,6	13.31,5	14.79,5
6100	7.52,1	9.02,5	10.53,9	12.03,3	13.53,7	15.04,1
6200	7.64,4	9.17,3	10.70,1	12.23,0	13.75,9	15.28,8
6300	7.76,7	9.32,1	10.87,4	12.42,7	13.98,1	15.53,4
6400	7.89,0	9.46,8	11.04,7	12.62,5	14.20,3	15.78,1
6500	8.01,4	9.61,6	11.21,9	12.82,2	14.42.5	16.02,7
6600	8.13,7	9.76,4	11.39,2	13.01,9	14.64,7	16.27,4
6700	8.26,0	8.91,2	11.56,4	13.21,6	14.86,8	16.52,1
6800	8.38,4	10.06,0	11.73,7	13.41,4	15.09,0	16.76,7
6900	8.50,7	10.20,8	11.81,0	13.61,1	15.31,2	17.01,4
7000	8.63,0	10.35,6	12.08,2	13.80,8	15.53,4	17.26,0
7100	8.75,3	10.50,4	12.25,5	14.00,5	15.75,6	17.50,7
7200	8.87,7	10.65,2	12.42,7	14.20,3	15.97,8	17.75,3
7300	9.00,0	10.80,0	12.60,0	14.40,0	16.20,0	18.00,0
7400	9.12,3	10.94,8	12.77,3	14.59,7	16.42,2	18.24,7
7500	9.24,7	11.09,6	12.94,5	14.79,5	16.64,4	18.49,3
7600	9.37,0	11.24,4	13.11,8	14.99,2	16.86,6	18.74,0
7700	9.49,3	11.39,2	13.29,0	15.18,9	17.08,8	18.98,6
7800	9.61,6	11.54,0	13.46,3	15.38,6	17.31,0	19.23,3
7900	9.74,0	11.68,8	13.63,6	15.58,4	17.53,2	19.47,9
8000	9.86,3	11.83,6	13.80,8	15,78,1	17.75,3	19.72,6
8100	9.98,6	11.98,4	13.98,1	15.97,8	17.97,5	19.97,3
8200	10.11,0	12.13,2	14.15,3	16.17,5	18.19,7	20.21,9
8300	10.23,3	12.27,9	14.32,6	16.37,3	18.41,9	20.46,6
8400	10.35,6	12.42,7	14.49,9	16.57,0	18.64,1	20.71,2
8500	10.47,9	12.57,5	14.67,1	16.76,7	18.86,3	20.95,9
8600	10.60,3	12.72,3	14.84,4	16.96,4	19.08,5	21.20,5
8700	10.72,6	12.87,1	15.01,6	17.16,2	19.30,7	21.45,2
8800	10.84,9	13.01,9	15.18,9	17.35,9	19.52,9	21.69,9
8900	10.97,3	13.16,7	15.36,2	17.55,6	19.75,1	21.94,5
9000	11.09,6	13.31,5	15.53,4	17.75.3	19.97,3	22.19,2
9100	11.21,9	13.46,3	15.70,7	17.95,1	20.19,5	22.43,8
9200	11.34,2	13.61,1	15.87,9	18.14.8	20.41,6	22.68,5
9300	11.46,6	13.75,9	16.05,2	18.34,5	20.63,8	22.93,2
9400	11.58,9	13.90,7	16.22,5	18.54,2	20.86,0	23,17.8
9500	11.71,2	14.05,5	16.39,7	18.74,0	21.08,2	23,42.5
9600	11.83,6	14.20,3	16.57,0	18.93,7	21.30,4	23.67,1
9700	11.95,9	14.35,1	16.74,2	19.13,4	21.52,6	23.91,8
9800	12.08,2	14.49,9	16.91,5	19.33,2	21.74,8	24.16,4
9900	12.20,5	14.64,7	17.08,8	19.52,9	21.97,0	24.41,1
10000	12.32,9	14.79,5	17.26,0	19.72,6	22.19,2	24.65,8

Amt.	Interest, 10 DAYS.					
Rate.	5	6	7	8	9	10
100	.13,7	.16,4	.19,2	.21,9	.24,7	.27,4
200	.27.4	.32,9	.38,4	.43,8	.49,3	.54,8
300	.41,1	.49,3	.57,5	.65,8	.74,0	.82,2
400	.54,8	.65,8	.76,7	.87,7	.98,6	1.09,6
500	.68,5	.82,2	.95,9	1.09,6	1.23,3	1.37,0
600	.82,2	.98,6	1.15,1	1.31,5	1.47,9	1.64,4
700	.95,9	1.15,1	1.34,2	1.53,4	1.72,6	1.91,8
800	1.09,6	1.31,5	1.53,4	1.75,3	1.97,3	2.19,2
900	1.23,3	1.47,9	1.72,6	1.97,3	2.21,9	2.46,6
1000	1.37,0	1.64,4	1.91,8	2.19,2	2.46,6	2.74,0
1100	1.50,7	1.80,8	2.11,0	2.41,1	2.71,2	3.01,4
1200	1.64,4	1.97,3	2.30,1	2.63,0	2.95,9	3.28,8
1300	1.78,1	2.13,7	2.49,3	2.84,9	3.20,5	3.56,2
1400	1.91,8	2.30,1	2.68,5	3.06,8	3.45,2	3.83,6
1500	2.05,5	2.46,6	2.87,7	3.28,8	3.69,9	4.11,0
1600	2.19,2	2.63,0	3.06,8	3.50,7	3.94,5	4.38,4
1700	2.32,9	2.79,5	3.26,0	3.72,6	4.19,2	4.65,8
1800	2.46,6	2.95.9	3.45,2	3.94,5	4.43,8	4.93,2
1900	2.60,3	3.12,3	3.64,4	4.16,4	4.68,5	5.20,5
2000	2.74,0	3.28,8	3.83,6	4.38,4	4.93,2	5.47,9
2100	2.87,7	3.45,2	4.02,7	4.60,3	5.17,8	5.75,3
2200	3.01,4	3.61,6	4.21,9	4.82,2	5.42,5	6.02,7
2300	3.15,1	3.78,1	4.41,1	5.04,1	5.67,1	6.30,1
2400	3.28,8	3.94,5	4.60,3	5.26,0	5.91,8	6.57,5
2500	3.42,5	4.11,0	4.79,5	5.47,9	6.16,4	6.84,9
2600	3.56,2	4.27,4	4.98,6	5.69,9	6.41,1	7.12,3
2700	3.69,9	4.43,8	5.17,8	5.91,8	6.65,8	7.39,7
2800	3.83,6	4.60,3	5.37,0	6.13,7	6.90,4	7.67,1
2900	3.97,3	4.76,7	5.56,2	6.35,6	7.15,1	7.94,5
3000	4.11,0	4.93,2	5.75,3	6.57,5	7.39,7	8.21,9
3100	4.24,7	5.09,6	5.94,5	6.79,5	7.64,4	8.49,3
3200	4.38,4	5.26,0	6.13,7	7.01,4	7.89,0	8.76,7
3300	4.52,1	5.42,5	6.32,9	7.23,3	8.13,7	9.04,1
3400	4.65,8	5.58,9	6.52,1	7.45,2	8.38,4	9.31,5
3500	4.79,5	5.75,3	6.71,2	7.67,1	8.63,0	9.58,9
3600	4.93,2	5.91,8	6.90,4	7.89,0	8.87,7	9.86,3
3700	5.06,8	6.08,2	7.09,6	8.11,0	9.12,3	10.13,7
3800	5.20,5	6.24,7	7.28,8	8.32,9	9.37,0	10,41,1
3900	5.34,2	6.41,1	7.47,9	8.54,8	9.61,6	10.68,5
4000	5.47,9	6.57,5	7.67,1	8.76,7	9.86,3	10.95,9
4100	5.61,6	6.74,0	7.86,3	8.98,6	10.11,0	11.23,3
4200	5.75,3	6.90,4	8.05,5	9.20,5	10.35,6	11.50,7
4300	5.89,0	7.06,8	8.24,7	9.42,5	10.60,3	11.78,1
4400	6.02,7	7.23,3	8.43,8	9.64,4	10.84,9	12.05,5
4500	6.16,4	7.39,7	8.63,0	9.86,3	11.09,6	12.32,9
4600	6.30,1	7.56,2	8.82,2	10.08,2	11.34,2	12.60,3
4700	6.43,8	7.72,6	9.01,4	10.30,1	11.58,9	12.87,7
4800	6.57,5	7.89,0	9.20,5	10.52,1	11.83,6	13.15.1
4900	6.71,2	8.05,5	9.39,7	10.74.0	12.08,2	13.42,5
5000	6.84,9	8.21,9	9.58,9	10.95,9	12.32,9	13.69,9

Amt.	Interest, 10 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	6.98,6	8.38,4	9.78,1	11.17,8	12.57,5	13.97,3
5200	7.12,3	8.54,8	9.97,3	11.39,7	12.82,2	14.24,7
5300	7.26,0	8.71,2	10.16,4	11.61,6	13.06,8	14.52,1
5400	7.39,7	8.87,7	10.35,6	11.83,6	13.31,5	14.79,5
5500	7.53.4	9.04,1	10.54,8	12.05,5	13.56,2	15.06,8
5600	7.67,1	9.20,5	10.74,0	12.27,4	13.80,8	15.34,2
5700	7.80,8	9.37,0	10.93,2	12.49,3	14.05,5	15.61,6
5800	7.94,5	9.53,4	11.12,3	12.71,2	14.30,1	15.89,0
5900	8.08,2	9.69,9	11.31,5	12.93,2	14.54,8	16.16,4
6000	8.21,9	9.86,3	11.50,7	13.15,1	14.79,5	16.43,8
6100	8.35,6	10.02,7	11.69,9	13.37,0	15.04,1	16.71,2
6200	8.49,3	10.19,2	11.89,0	13.58,9	15.28,8	16.98,6
6300	8.63,0	10.35,6	12.08,2	13.80,8	15.53,4	17.26,0
6400	8.76,7	10.52,1	12.27,4	14.02,7	15.78,1	17.53,4
6500	8.90,4	10.68,5	12.46,6	14.24,7	16.02,7	17.80,8
6600	9.04,1	10.84,9	12.65,8	14.46,6	16.27,4	18.08,2
6700	9.17,8	11.01,4	12.84,9	14.68,5	16.52,1	18.35,6
6800	9.31,5	11.17,8	13.04,1	14.90,4	16.76,7	18.63,0
6900	9.45,2	11.34,2	13.23,3	15.12,3	17.01,4	18.90,4
7000	9.58,9	11.50,7	13.42,5	15.34,2	17.26,0	19.17,8
7100	9.72,6	11.67,1	13.61,6	15.56,2	17.50,7	19.45,2
7200	9.86,3	11.83,6	13.80,8	15.78,1	17.75,3	19.72,6
7300	10.00,0	12.00,0	14.00,0	16.00,0	18.00,0	20.00,0
7400	10.13,7	12.16,4	14.19,2	16.21,9	18.24,7	20.27,4
7500	10.27,4	12.32,9	14.38,4	16.43,8	18.49,3	20.54,8
7600	10.41,1	12.49,3	14.57,5	16.65,8	18.74,0	20.82,2
7700	10.54,8	12.65,8	14.76,7	16.87,7	18.98,6	21.09,6
7800	10.68,5	12.82,2	14.95,9	17.09,6	19.23,3	21.37,0
7900	10.82,2	12.98,6	15.15,1	17.31,5	19.47,9	21.64,4
8000	10.95,9	13.15,1	15.34,2	17.53,4	19.72,6	21.91,8
8100	11.09,6	13.31,5	15.53,4	17.75,3	19.97,3	22.19,2
8200	11.23,3	13.47,9	15.72,6	17.97,3	20.21,9	22.46,6
8300	11.37,0	13.64,4	15.91,8	18.19,2	20.46,6	22.74,0
8400	11.50,7	13.80,8	16.11,0	18.41,1	20.71,2	23.01,4
8500	11.64,4	13.97,3	16.30,1	18,63,0	20.95,9	23.28,8
8600	11.78,1	14.13,7	16.49,3	18.84,9	21.20,5	23.56,2
8700	11.91,8	14.30,1	16.68,5	19.06,8	21.45,2	23.83,6
8800	12.05,5	14.46,6	16.87,7	19.28,8	21.69,9	24.11,0
8900	12.19,2	14.63,0	17.06,8	19.50,7	21.94,5	24.38,4
9000	12.32,9	14.79,5	17.26,0	19.72,6	22.19,2	24.65,8
9100	12.46,6	14.95,9	17.45,2	19.94,5	22.43,8	24.93,2
9200	12.60,3	15.12,3	17.64,4	20.16,4	22.68,5	25.20,5
9300	12.74,0	15.28,8	17.83,6	20.38,4	22.93,2	25.47,9
9400	12.87,7	15.45,2	18.02,7	20.60,3	23,17,8	25.75.3
9500	13.01,4	15.61,6	18.21,9	20.82,2	23.42,5	26.02,7
9600	13.15,1	15.78,1	18.41,1	21.04,1	23.67,1	26.30,1
9700	13.28,8	15.94,5	18.60,3	21.26,0	23.91,8	26.57,5
9800	13.42,5	16.11,0	18.79,5	21.47,9	24.16,4	26.84,9
9900	13.56,2	16.27,4	18.98,6	21.69,9	24.41,1	27.12,3
10000	13.69,9	16.43,8	19.17,8	21.91,8	24.65,8	27.39,7

Amt.	Interest, 30 DAYS.					
Rate.	5	6	7	8	9	10
100	.41,1	.49,3	.57,5	.65,8	.74,0	.82,2
200	.82,2	.98,6	1.15,1	1.31,5	1.47,9	1.64,4
300	1.23,3	1.47,9	1.72,6	1.97,3	2.21,9	2.46,6
400	1.64,4	1.97,3	2.30.1	2.63.0	2.95,9	3.28,8
500	2.05,5	2.46,6	2.87,7	3.28,8	3.69,9	4.11,0
600	2.46,6	2.95,9	3.45,2	3.94,5	4.43,8	4.93,2
700	2.87,7	3.45,2	4.02,7	4.60,3	5.17,8	5.75,3
800	3.28,8	3.94,5	4.60,3	5.26,0	5.91,8	6.57,5
900	3.69,9	4.43,8	5.17,8	5.91,8	6.65,8	7.39,7
1000	4.11.0	4.93,2	5.75,3	6.57,5	7.39,7	8.21,9
1100	4.52,1	5.42,5	6.32,9	7.23,3	8.13,7	9.04,1
1200	4.93,2	5.91,8	6.90,4	7.89,0	8.87,7	9.86,3
1300	5.34,2	6.41,1	7.47,9	8.54,8	9.61,6	10.68,5
1400	5.75,3	6.90,4	8.05,5	9.20,5	10.35,6	11.50,7
1500	6.16,4	7.39,7	8.63,0	9.86,3	11.09,6	12.32,9
1600	6.57,5	7.89,0	9.20,5	10.52,1	11.83,6	13.15,1
1700	6.98,6	8.38,4	9.78,1	11.17,8	12.57,5	13.97,3
1800	7.39,7	8.87,7	10.35,6	11.83,6	13.31,5	14.79,5
1900	7.80,8	9.37,0	10.93,2	12.49,3	14.05.5	15.61,6
2000	8.21,9	9.86,3	11.50,7	13.15,1	14.79,5	16.43,8
2100	8.63,0	10.35,6	12.08,2	13.80,8	15.53,4	17.26,0
2200	9.04,1	10.84,9	12.65,8	14.46,6	16.27,4	18.08,2
2300	9.45,2	11.34,2	13.23,8	15.12,3	17.01,4	18.90,4
2400	9.86,3	11.83,6	13.80,8	15.78,1	17.75,3	19.72,6
2500	10.27,4	12.32,9	14.38,4	16.43,8	18.49,3	20.54,8
2600	10.68,5	12.82,2	14.95,9	17.09,6	19.23,3	21.37,0
2700	11.09,6	13.31,5	15.53,4	17.75,3	19.97,3	22.19,2
2800	11.50,7	13.80,8	16.11,0	18.41,1	20.71,2	23.01,4
2900	11.91,8	14.30,1	16.68,5	19.06,8	21.45,2	23.83,6
3000	12.32,9	14.79,5	17.26,0	19.72,6	22.19,2	24.65,8
3100	12.74,0	15.28,8	17.83,6	20.38,4	22.93,2	25.47,9
3200	13.15,1	15.78,1	18.41,1	21.04,1	23.67,1	26.30,1
3300	13.56,2	16.27,4	18.98,6	21.69,9	24.41,1	27.12,3
3400	13.97,3	16.76,7	19.56,2	22.35,6	25.15,1	27.94.5
3500	14.38,4	17.26,0	20.13,7	23.01,4	25.89,0	28.76,7
3600	14.79,5	17.75,3	20.71,2	23.67,1	26.63,0	29.58,9
3700	15.20,5	18.24,7	21.28,8	24.32,9	27.37,0	30.41,1
3800	15.61,6	18.74,0	21.86,3	24.98,6	28.11,0	31.23,3
3900	16.02,7	19.23,3	22.43,8	25.64,4	28.84,9	32.05,5
4000	16.43,8	19.72,6	23.01,4	26.30,1	29.58,9	32.87,7
4100	16.84,9	20.21,9	23.58,9	26.95,9	30.32,9	33.69,9
4200	17.26,0	20.71,2	24.16,4	27.61,6	31.06,8	34.52,1
4300	17.67,1	21.20,5	24.74,0	28.27,4	31.80,8	35.34,2
4400	18.08,2	21.69,9	25.31,5	28.93,2	32.54,8	36.16,4
4500	18.49,3	22.19,2	25.89,0	29.58,9	33.28,8	36.98,6
4600	18.90,4	22.68,5	26.46,6	30.24,7	34.02,7	37.80,8
4700	19.31,5	23.17,8	27.04,1	30.90,4	34.76,7	38.63,0
4800	19.72,6	23.67,1	27.61,6	31.56,2	35.50,7	39.45,2
4900	20.13,7	24.16,4	28.19,2	32.21,9	36.24,7	40.27,4
5000	20.54,8	24.65,8	28.76,7	32.87,7	36.98,6	41.09,6

Amt.	Interest, 30 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	20.95,9	25.15,1	29.34,2	33.53,4	37.72,6	41.91,8
5200	21.37,0	25.64,4	29.91,8	34.19,2	38.46,6	42.74,0
5300	21.78,1	26.13,7	30.49,3	34.84,9	39.20,5	43.56,2
5400	22.19,2	26.63,0	31.06,8	35.50,7	39.94,5	44.38,4
5500	22.60,3	27.12,3	31.64,4	36.16,4	40.68,5	45.20,5
5600	23.01,4	27.61,6	32,21.9	36.82,2	41.42,5	46.02,7
5700	23.42,5	28.11,0	32,79,5	37.47,9	42.16,4	46.84,9
5800	23.83,6	28.60,3	33.37,0	38.13,7	42.90,4	47.67,1
5900	24.24,7	29.09,6	33.94,5	38.79,5	43.64,4	48.49,3
6000	24.65,8	29.58,9	34.52,1	39.45,2	44.38,4	49.31,5
6100	25.06,8	30.08,2	35.09,6	40.11,0	45.12,3	50.13,7
6200	25.47,9	30.57,5	35.67,1	40.76,7	45.86,3	50.95,9
6300	25.89,0	31.06,8	36.24,7	41.42,5	46.60,3	51.78,1
6400	26.30,1	31.56,2	36.82,2	42.08,2	47.34,2	52.60,3
6500	26.71,2	32.05,5	37.39,7	42.74,0	48.08,2	53.42,5
6600	27.12,3	32.54,8	37.97,3	43.39,7	48.82,2	54.24,7
6700	27.53,4	33.04,1	38.54,8	44.05,5	49.56,2	55.06,8
6800	27.94,5	33.53,4	39.12,3	44.71,2	50.30,1	55.89,0
6900	28.35,6	34.02,7	39.69,9	45.37,0	51.04,1	56.71,2
7000	28.76,7	34.52,1	40.27,4	46.02,7	51.78,1	57.45,4
7100	29.17,8	35.01,4	40.84,9	46.68,5	52.52,1	58.35,6
7200	29.58,9	35.50,7	41,42.5	47.34,2	53.26,0	59.17,8
7300	30.00,0	36.00,0	42.00,0	48.00,0	54.00,0	60.00,0
7400	30.41,1	36.49,3	42.57,5	48.65,8	54.74,0	60.82,2
7500	30.82,2	36.98,6	43.15,1	49.31,5	55.47,9	61.64,5
7600	31.23,3	37.47,9	43.72,6	49.97,3	56.21,9	62.46,6
7700	31.64,4	37.97,3	44.30,1	50.63,0	56.95,9	63.28,8
7800	32.05,5	38.46,6	44.87,7	51.28,8	57.69,9	64.11,0
7900	32.46,6	38.95,9	45.45,2	51.94,5	58.43,8	64.93,2
8000	32.87,7	39.45,2	46.02,7	52.60,3	59.17,8	65.75,3
8100	33.28,8	39.94,5	46.60,3	53.26,0	59.91,8	66.57,5
8200	33.69,9	40.43,8	47.17,8	53.91,8	60.65,8	67.39,7
8300	34.11,0	40.93,2	47.75,3	54.57,5	61.39,7	68.21,9
8400	34.52,1	41.42,5	48.32,9	55.23,3	62.13,7	69.04,1
8500	34.93,2	41.91,8	48.90,4	55.89,0	62.87,7	69.86,3
8600	35.34,2	42.41,1	49.47,9	56.54,8	63.61,6	70.68,5
8700	35.75,3	42.90,4	50.05,5	57.20,5	64.35,6	71.50,7
8800	36.16,4	43.39,7	50.63,0	57.86,3	65.09,6	73.32,9
8900	36.57,5	43.89,0	51.20,5	58.52,1	65.83,6	73.15,1
9000	36.98,6	44.38,4	51.78,1	59.17,8	66.57,5	73.97,3
9100	37.39,7	44.87,7	52.35,6	59.83,6	67.31,5	74.79,5
9200	37.80,8	45.37,0	52.93,2	60.49,3	68.05,5	75.61,6
9300	38.21,9	45.86,3	53.50,7	61.15,1	68.79,5	76.43,8
9400	38.63,0	46.35,6	54.08,2	61.80,8	69.53,4	77.26,0
9500	39.04,1	46.84,9	54.65,8	62.46,6	70.27,4	78.08,2
9600	39.45,2	47.34,2	55.23,3	63.12,3	71.01,4	78.90,4
9700	39.86,3	47.83,6	55.80,8	63.78,1	71,75,3	79.72.6
9800	48.27,4	48.32,9	56.38,4	64.43,8	72.49,3	80.54,8
9900	40.68,5	48.82,2	56.95,9	65.09,6	73.23,3	81.37,0
10000	41.09,6	49.31,5	57.53,4	65.75,3	73.97,3	82.19,2

Amt.	Interest, 60 DAYS.					
Rate.	5	6	7	8	9	10
100	.82,2	.98,6	1.15,1	1.31,5	1.47,9	1.64,4
200	1.64,4	1.97,3	2.30,1	2.63,0	2.95,9	3.28,8
300	2.46,6	2.95,9	3.45,2	3.94,5	4.43,8	4.93,2
400	3.28,8	3.94,5	4.60,3	5.26,0	5.91,8	6.57,5
500	4.11,0	4.93,2	5.75,3	6.57,5	7.39,7	8.21,9
600	4.93,2	5.91,8	6.90,4	7.89,0	8.87,7	9.86,3
700	5.75,3	6.90,4	8.05,5	9.20,5	10.35,6	11.50,7
800	6.57,5	7.89,0	9.20,5	10.52,1	11.83,6	13.15,1
900	7.39,7	8.87,7	10.35,6	11.83,6	13.31,5	14.79,5
1000	8.21,9	9.85,3	11.50,7	13.15,1	14.79,5	16.43,8
1100	9.04,1	10.84,9	12.65,8	14.46,6	16.27,4	18.08,2
1200	9.86,3	11.83,6	13.80,8	15.78,1	17.75,3	19.72,6
1300	10.68,5	12.82,2	14.95,9	17.09,6	19.23,3	21.37,0
1400	11,50.7	13.80.8	16.11,0	18.41,1	20.71,2	23.01,4
1500	12.32,9	14.79,5	17.26,0	19.72,6	22.19,2	24.65,8
1600	13,15,1	15.78,1	18.41,1	21.04,1	23.67,1	26.30,1
1700	13.97,3	16.76,7	19.56,2	22.35,6	25.15,1	27.94,5
1800	14.79,5	17.75,3	20.71.2	23.67,1	26.63,0	29.58,9
1900	15.61,6	18,74.0	21.86,3	24.98,6	28.11,0	31.23,3
2000	16.43,8	19.72,6	23.01,4	26.30,1	29.58,9	32.87,7
2100	17.26,0	20.71,2	24.16,4	27.61,6	31.06,8	34.52,1
2200	18.08,2	21.69,9	25.31,5	28.93,2	32.54,8	36.16,4
2300	18.90,4	22.68,5	26.46,6	30.24,7	34.02,7	37.80,8
2400	19.72,6	23.67,1	27.61,6	31.56,2	35.50,7	39.45,2
2500	20.54,8	24.65,8	28.76,7	32.87,7	36.98,6	41.09,6
2600	21.37,0	25.64,4	29.91,8	34.19,2	38.46,6	42.74,0
2700	22.19,2	26.63,0	31.06,8	35.50,7	39.94,5	44.38,4
2800	23.01,4	27.61,6	32.21,9	36.82,2	41.42,5	46.02,7
2900	23.83,6	28.60,3	33.37,0	38.13,7	42,90,4	47.67,1
3000	24.65,8	29.58,9	34.52,1	39.45,2	44.38,4	49.31,5
3100	25.47,9	30.57,5	35.67,1	40.76,7	45.86,3	50.95,9
3200	26.30,1	31.56,2	36.82,2	42.08,2	47.34,2	52.60,3
3300	27.12,3	32.54,8	37.97,3	43.39,7	48.82,2	54.24,7
3400	27.94,5	33.53,4	39.12,3	44.71,2	50.30,1	55.89,0
3500	28.76,7	34.52,1	40.27,4	46.02,7	51.78,1	57.53,4
3600	29.58,9	35.50,7	41.42,5	47.34,2	53.26,0	59.17,8
3700	30.41,1	36.49,3	42.57,5	48.65,8	54.74,0	60.82,2
3800	31.23,3	37.47,9	43,72.6	49.97,3	56.21,9	62.46,6
3900	32.05,5	38.46,6	44.87,7	51.28,8	57.69,9	64.11,0
4000	32.87,7	39.45,2	46.02,7	52.60,3	59.17,8	65.75,3
4100	33.69,9	40.43,8	47.17,8	53.91,8	60.65,8	67.39,7
4200	34.52,1	41.42,5	48.32,9	55.23,3	62.13,7	69.04.1
4300	35.34,2	42.41,1	49.47,9	56.54,8	63.61,6	70.68,5
4400	36,16,4	43.39,7	50.63,0	57.86,3	65.09,6	72.32,9
4500	36.98,6	44.38,4	51.78,1	59.17,8	66.57,5	73.97,3
4600	37.80,8	45.37,0	52.93,2	60.49,3	68.05,5	75.61,6
4700	38.63,0	46.35,6	54.08,2	61.80,8	69.53,4	77.26,0
4800	39.45,2	47.34,2	55.23,3	63.12,3	71.01,4	78.90,4
4900	40.27,4	48.32,9	56.38,4	64.43,8	72.49,3	80.54,8
5000	41.09,6	49.31,5	57.53,4	65.75,3	73.97,3	82.19.2

Amt.	Interest, 60 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	41.91,8	50.30,1	58.68,5	67.06,8	75.45,2	83.83,6
5200	42.74,0	51.28,8	59.83,6	68.38,4	76.93,2	85.47,9
5300	43.56,2	52.27,4	60.98,6	69.69,9	78.41,1	87.12,3
5400	44.38,4	53.26,0	62.13,7	71.01,4	79.89,0	88.76,7
5500	45.20,5	54.24,7	63.28,8	72.32,9	81.37,0	90.41,1
5600	46.02,7	55.23,3	64.43,8	73.64,4	82.84,9	92.05,5
5700	46.84,9	56.21,9	65.58,9	74.95,9	84.32,9	93.69,9
5800	47.67,1	57.20,5	66.74,0	76.27,4	85.80,8	95.34,2
5900	48.49,3	58.19,2	67.89,0	77.58,9	87.28,8	96.98,6
6000	49.31,5	59.17,8	69.04,1	78.90,4	88.76,7	98.63,0
6100	50.13,7	60.16,4	70.19,2	80.21,9	90.24,7	100.27,4
6200	50.95,9	61.15,1	71.34,2	81.53,4	91.72,6	101.91,8
6300	51.78,1	62.13,7	72.49,3	82.84,9	93.20,5	103.56,2
6400	52.60,3	63.12,3	73.64,4	84.16,4	94.68,5	105.20,5
6500	53.42.5	64.11,0	74.79,5	85.47,9	96.16,4	106.84,9
6600	54.24,7	65.09,6	75.94,5	86.79,5	97.64,4	108.49,3
6700	55.06,8	66.08,2	77.09,6	88.11,0	99.12,3	110.13,7
6800	55.89,0	67.06,8	78.24,7	89.42,5	100.60,3	111.78,1
6900	56.71,2	68.05,5	79.39,7	90.74,0	102.08,2	113.42,5
7000	57.53,4	69.04,1	80.54,8	92.05.5	103.56,2	115.06,8
7100	58.35,6	70.02,7	81.69,9	93.37,0	105.04,1	116.71,2
7200	59.17,8	71.01,4	82.84,9	94.68,5	106.52,1	118.35,6
7300	60.00,0	72.00,0	84.00,0	96.00,0	108.00,0	120.00,0
7400	60.82,2	72.93,6	85.15,1	97.31,5	109.47,9	121.64,4
7500	61.64,4	73.97,3	86.30,1	98.63,0	110.95,9	123.28,8
7600	62.46,6	74.95,9	87.45,2	99.94,5	112.43,8	124.93,2
7700	63.28,8	75.94,5	88.60,3	101.26,0	113.91,8	126.57,5
7800	64.11,0	76.93,2	89.75,3	102.57,5	115.39,7	128.21,9
7900	64.93,2	77.91,8	90.90,4	103.89,0	116.87,7	129.86,3
8000	65.75,3	78.90,4	92.05,5	105.20,5	118.35,6	131.50,7
8100	66.57,5	79.89,0	93.20,5	106.52,1	119.83,6	133.15,1
8200	67.39,7	80.87,7	94.35,6	107.83,6	121.31,5	134.79,5
8300	68.21,9	81.86,3	95.50,7	109.15,1	122.79,5	136.43,8
8400	69.04,1	82.84,9	96.65,8	110.46,6	124.27,4	138.08,2
8500	69.86,3	83.83,6	97.80,8	111.78,1	125.75,3	139.72,6
8600	70.68,5	84.82,2	98.95,9	113.09,6	127.23,3	141.37,0
8700	71.50,7	85.80,8	100.11,0	114.41,1	128.71,2	143.01,4
8800	72.32,9	86.79,5	101.26,0	115.72,6	130.19,2	144.65,8
8900	73.15,1	87.78,1	102.41,1	117.04,1	131.67,1	146.30,1
9000	73.97,3	88.76,7	103.56,2	118.35,6	133.15,1	147.94,5
9100	74.79,5	89.75,3	104.71,2	119.67,1	134.63,0	149.58,9
9200	75.61,6	90.74,0	105.86,3	120.98,6	136.11,0	151.23,3
9300	76.43,8	91.72,6	107.01,4	122.30,2	137.58,9	152.87,7
9400	77.26,0	92.71,2	108.16,4	123.61,6	139.06,8	154.52,1
9500	78.08,2	93.69,9	109.31,5	124.93,2	140.54,8	156.16,4
9600	78.90,4	94.68,5	110.46,6	126.24,7	142.02,7	157.80,8
9700	79.72,6	95.67,1	111.61,6	127.56,2	143.50,7	159.45,2
9800	80.54,8	96.65,8	112.76,7	128.87,7	144.98,6	161.09,6
9900	81.37,0	97.64,4	113.91,8	130.19,2	146.46,6	162.74,0
10000	82.19,2	98.63,0	115.06,8	131.50 7	147.94,5	164,38.4

Amt.	Interest, 90 DAYS.					
Rate.	5	6	7	8	9	10
100	1.23,3	1,47,9	1.72,6	1.97,3	2.21,9	2.46,6
200	2.46,6	2.95,9	3.45,2	3.94,5	4.43,8	4.93,2
300	3.69,9	4.43,8	5.17,8	5.91,8	6.65,8	7.39,7
400	4.93,2	5.91,8	6.90,4	7.89,0	8.87,7	9.86,3
500	6.16,4	7.39,7	8.63,0	9.86,3	11.09,6	12.32,9
600	7.39,7	8.87,7	10.35,6	11.83,6	13.31,5	14.79,5
700	8.63,0	10.35,6	12.08,2	13.80,8	15.53,4	17.26,0
800	9.86,3	11.83,6	13.80,8	15.78,1	17.75,3	19.72,6
900	11.09,6	13.31,5	15.53,4	17.75,3	19.97,3	22.19,2
1000	12.32,9	14.79,5	17.26,0	19.72,6	22.19,2	24.65,8
1100	13.56,2	16.27,4	18.98,6	21.69,9	24.41,1	27.12,3
1200	14.79,5	17.75,3	20.71,2	23.67,1	26.63,0	29.58,9
1300	16.02,7	19.23,3	22.43,8	25.64,4	28.84,9	32.05,5
1400	17.26,0	20.71,2	24.16,4	27.61,6	31.06,8	34.52,1
1500	18.49,3	22.19,2	25.89,0	29.58,9	33.28,8	36.98,6
1600	19.72,6	23.67,1	27.61,6	31.56,2	35.50,7	39.45,2
1700	20.95,9	25.15,1	29.34,2	33.53,4	37.72,6	41.91,8
1800	22.19,2	26.63,0	31.06,8	35.50.7	39.94,5	44.38,4
1900	23.42,5	28.11,0	32.79,5	37.47,9	42.16,4	46.84,9
2000	24.65,8	29.58,9	34.52,1	39.45,2	44.38,4	49.31,5
2100	25.89,0	31.06,8	36.24,7	41.42,5	46.60,3	51.78,1
2200	27.12,3	32.54,8	37.97,3	43.39,7	48.82,2	54.24,7
2300	28.35,6	34.02,7	39.69,9	45.37,0	51.04,1	56.71,2
2400	29.58,9	35.50,7	41.42,5	47.34,2	53.26,0	59.17,8
2500	30.82,2	36.98,6	43.15,1	49.31,5	55.47,9	61.64,4
2600	32.05,5	38.46,6	44.87,7	51.28,8	57.69,9	64.11,0
2700	33.28,8	39.94,5	46.60,3	53.26,0	59.91,8	66.57,5
2800	34.52,1	41.42,5	48.32,9	55.23,3	62.13,7	69.04,1
2900	35.75,3	42.90,4	50.05,5	57.20,5	64.35,6	71.50,7
3000	36.98,6	44.38,4	51.78,1	59.17,8	66.57,5	73.97,3
3100	38.21,9	45.86,3	53.50,7	61.15,1	68.79,5	76.43,8
3200	39.45,2	47.34,2	55.23,3	63.12,3	71.01,4	78.90,4
3300	40.68,5	48.82,2	56.95,9	65.09,6	73.23,3	81.37,0
3400	41.91,8	50.30,1	58.68,5	67.06,8	75.45,2	83.83,6
3500	43.15,1	51.78,1	60.41,1	69.04,1	77.67,1	86.30,1
3600	44.38,4	53.26,0	62.13,7	71.01,4	79.89,0	88.76,7
3700	45.61,6	54.74,0	63.86,3	72.98,6	82.11,0	91.23,3
3800	46.84,9	56.21,9	65.58,9	74.95,9	84.32,9	93.69,9
3900	48.08,2	57.69,9	67.31,5	76.93,2	86.54,8	96.16,4
4000	49.31,5	59.17,8	69.04,1	78.90,4	88.76,7	98.63,0
4100	50.54,8	60.65,8	70.76,7	80.87,7	90.98,6	101.09,6
4200	51.78,1	62.13,7	72.49,3	82.84,9	93.20,5	103.56,2
4300	53.01,4	63.61,6	74.21,9	84.82,2	95.42,5	106.02,7
4400	54.24,7	65.09,6	75.94,5	86.79,5	97.64,4	108.49,3
4500	55.47,9	66.57,5	77.67,1	88.76,7	99.86,3	110.95,9
4600	56.71,2	68.05,5	79.39,7	90.74,0	102.08,2	113.42,5
4700	57.94,5	69.53,4	81.12,3	92.71,2	104.30,1	115.89,0
4800	59.17,8	71.01,4	82.84.9	94.68,5	106.52,1	118.35,6
4900	60.41,1	72.49,3	84.57,5	96.65,8	108.74,0	120.82,2
5000	61.64,4	73.97,3	86.30,1	98.63,0	110.95,9	123.28,8

Amt.	Interest, 90 DAYS.—Continued.					
Rate.	5	6	7	8	9	10
5100	62.87,7	75.45,2	88.02,7	100.60,3	113.17,8	125.75,3
5200	64.11,0	76.93,2	89.75,3	102.57,5	115.39,7	128.21,9
5300	65.34,2	78.41,1	91.47.9	104.54,8	117.61,6	130.68,5
5400	66.57,5	79.89,0	93.20,5	106.52,1	119.83,6	133.15,1
5500	67.80,8	81.37,0	94.93,2	108.49,3	122.05,5	135.61,6
5600	69.04,1	82.84,9	96.65,8	110.46,6	124.27,4	138.08,2
5700	70.27,4	84.32,9	99.38,4	112.43,8	126.49,3	140.54,8
5800	71.50,7	85.80.8	100.11,0	114.41,1	128.71,2	143.01,4
5900	72.74,0	87.28,8	101.83,6	116.38,4	130.93,2	145.47,9
6000	73.97,3	88.76,7	103.56,2	118.35,6	133.15,1	147.94,5
6100	75.20,5	90.24,7	105.28,8	120.32,9	135.37,0	150.41,1
6200	76.43,8	91.72,6	107.01,4	122.30,1	137.58,9	152.87,7
6300	77.67,1	93.20,5	108.74,0	124.27,4	139.80,8	155.34,2
6400	78.90,4	94.68,5	110.46,6	126.24,7	142.02,7	157.80,8
6500	80.13,7	96.16,4	112.19,2	128.21,9	144.24.7	160.27,4
6600	81.37,0	97.64,4	113.91,8	130.19,2	146.46,6	162.74,0
6700	82.60,3	99.12,3	115.64,4	132.16,4	148.68,5	165.20,5
6800	83.83,6	100.60,3	117.37,0	134.13,7	150.90,4	167.67,1
6900	85.06,8	102.08,2	119.09,6	136.11,0	153.12,3	170.13,7
7000	86.30,1	103.56,2	120.82,2	138.08,2	155.34,2	172.60,3
7100	87.53,4	105.04,1	122.54,8	140.05,5	157.56,2	175.06,8
7200	88.76,7	106.52,1	124.27,4	142.02,7	159.78,1	177.53,4
7300	90.00,0	108.00,0	126.00,0	144.00,0	162.00,0	180.00,0
7400	91.23,3	109.47,9	127.72,6	145.97,3	164.21,9	182.46,6
7500	92.46,6	110.95,9	129.45,2	147.94,5	166.43,8	184.93,2
7600	93.69,9	112.43,8	131.17,8	149.91,8	168.65,8	187.39,7
7700	94.93,2	113.91,8	132.90,4	151.89,0	170.87,7	189.86,3
7800	96.16,4	115.39,7	134.63,0	153.86,3	173.09,6	192.32,9
7900	97.39,7	116.87,7	136.35,6	155.83,6	175.31,5	194.79,5
8000	98.63,0	118.35,6	138.08,2	157.80,8	177.53,4	197.26,0
8100	99.86,3	119.83,6	139.80,8	159.78,1	179.75,3	199.72,6
8200	101.09,6	121.31,5	141.53,4	161.75,3	181.97,3	202.19,2
8300	102.32,9	122.79,5	143.26,0	163.72,6	184.19,2	204.65,8
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